

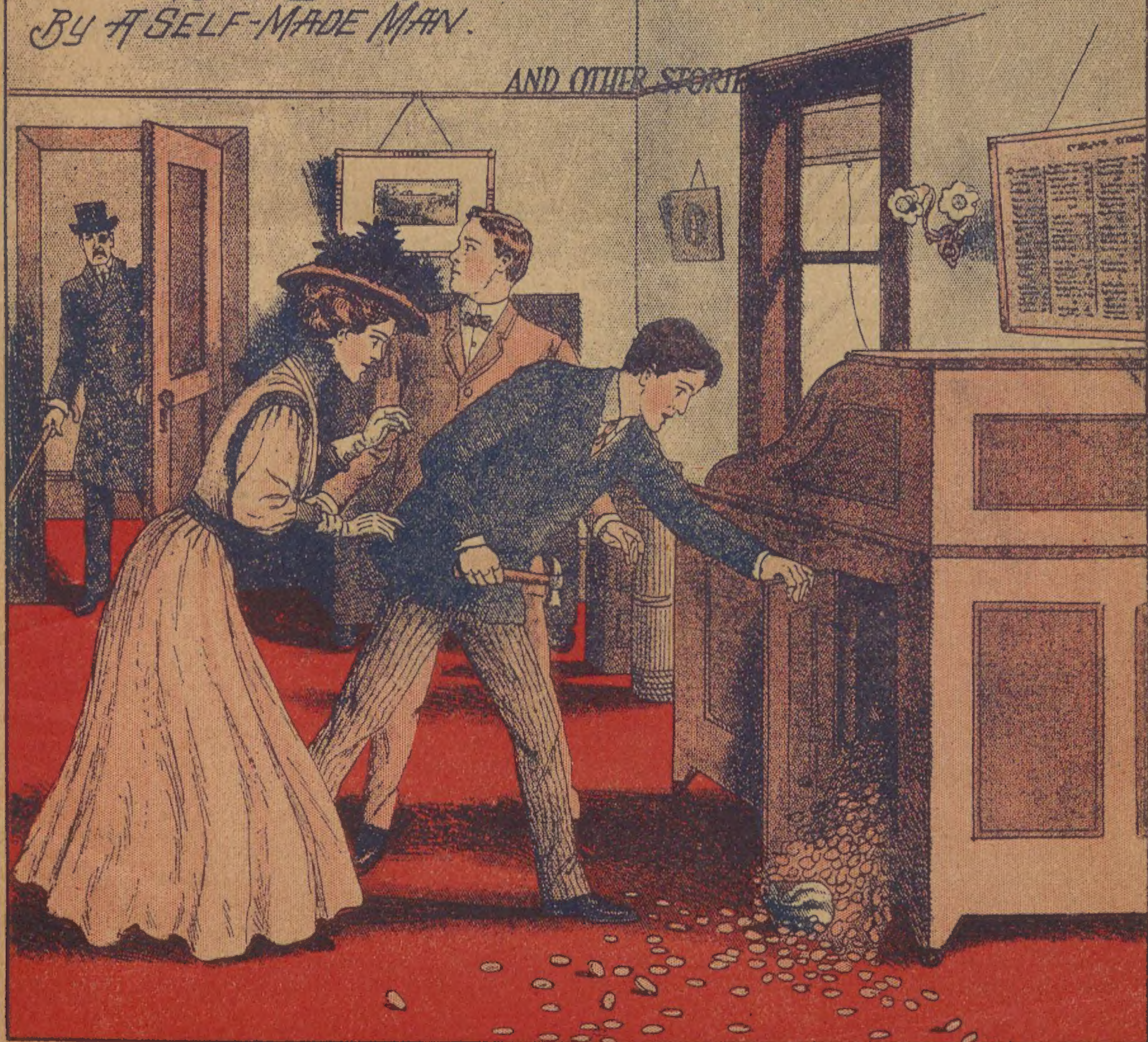
# FAME AND FORTUNE WEEKLY

## STORIES OF BOYS WHO MAKE MONEY.

### COINING MONEY; OR, THE BOY PLUNGER OF WALL STREET.

*BY A SELF-MADE MAN.*

AND OTHER STORIES



Suddenly the back compartment of the desk gave way and a flood of yellow coin flashed before the astonished gaze of Edna Dale and the two boys. "My gracious!" exclaimed Fred, gazing, hammer in hand, at the money in great bewilderment.



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## COINING MONEY

### OR, THE BOY PLUNGER OF WALL STREET

By A SELF-MADE MAN

#### CHAPTER I.—The Diamond Star.

"If I had \$500 or \$1,000 now I know what I'd do with it," said Fred Field.

"What would you do with it?" asked his friend, Will Underwood.

"I'd put every cent of it into L. & M. stock on margin."

"You would?"

"I would."

"Why L. & M.?"

"Because it's going up soon."

"How do you know it is?"

"A little bird called Tip told me so," chuckled Fred.

"A little bird—you mean you've picked up a tip on L. & M. somewhere?"

"That's it."

"How did you come to get on to it?"

"Oh, I nabbed it on the fly."

"You seem to be confident that it's a good one."

"I know it's a good one."

"There's so many alleged tips floating around Wall Street that you're more likely to get hold of a bogus one than not."

"That's right; but this isn't a bogus one."

"I suppose you won't tell just how you got hold of it?"

"I'd rather not."

The two boys, who were Wall Street messengers, were returning home from a Broadway theatre. The hour was about eleven and the handsomely dressed patrons of the Metropolitan Opera House were crowding the sidewalks around the main entrance waiting for their carriages, that stood in a long double line clear around the corner into Fortieth Street to Seventh Avenue and beyond. The streets were covered a foot deep with snow which had been churned into soft mush in front of the opera house by innumerable wheels and horses' hoofs. The air, however, was clear and cold, and the sky resplendent with stars. A piece of carpet was spread from the entrance to the curb, but the awning was not up. Probably two-thirds of the opera-goers had been whisked away, either homeward or to the big restaurants and hotel dining-rooms on Fifth Avenue, when Fred Field and his companion reached the spot.

As they came to a halt to watch the handsome ladies in their opera cloaks, and bare, jeweled

heads; a young man of twenty led a lady of perhaps forty to the curb and spoke to the uniformed man with a megaphone in his hand. The attache put the megaphone to his mouth and began bawling at the top of his voice for the Harding carriage. He walked almost to the corner shouting out the name, which was passed along the line by the drivers themselves. Half way up Fortieth Street a carriage detached itself from the line and drove hurriedly around to the curb in front of the opera house. The young man assisted the lady in, and as he did so Fred saw the flash of something strike the carriage step beside her dainty foot and bounce, like a glittering sunbeam, into the snow. As he started forward the policeman near at hand grabbed him and pushed him back.

"That lady dropped something," said Fred, as the coachman whipped up his horses and the carriage rolled away, another nosing in and taking its place.

"What did she drop?" asked the officer impatiently.

"I didn't see clearly, but it was something bright. It dropped into the snow."

"Then I guess it'll stay in the snow," returned the policeman in a tone that showed the matter was closed as far as he was concerned.

"What's the matter, Fred?" asked Underwood.

"The lady that got into the carriage before this one dropped a piece of her jewelry into the snow," he replied.

"She did?"

"It flashed like it was a spray of diamonds," answered Fred.

"Whereabouts did it drop?"

"I've got my eye on the spot, or near it, but there's no chance of getting at it now."

"By the time the horses and carriages have trampled the place up some more the piece of jewelry, if it was such, will not be very recognizable," said Will.

Fred made no reply, for he was wondering how he could make a try for the article he had seen flash into the snow. Another carriage rolled up at that moment and as the wheels churned up the soft snow Fred caught the sparkle of something bright. In a moment he was floundering around in the slush, utterly regardless of his trousers and the fact that the snow was considerably over



the tops of his rubbers. Underwood rushed after him as far as the curb, while he stopped and watched his companion stoop, pick something out of the snow, glance at it and drop it into his pocket, just as the coachman of another carriage reined in his pair of high-steppers and shouted to him to get out of the way. The policeman, too, turned and roared at him. Fred laughed, sprang on to the walk, his lower trouser legs reeking wet, and grabbing his companion by the arm, hurried across the carpet and down toward the corner of Thirty-ninth Street.

"I've got it," he said in a tone of some excitement.

"What the lady dropped?"

"Yes."

"What is it?"

"A big diamond star."

"Gee! Let's see it."

"Wait till we get away from the crowd."

"Must be valuable," said Will.

"You can bet it is."

"It will be advertised for, of course."

"That's pretty certain."

"And a big reward offered."

"It's worth something to flounder around in that slush."

"You're a lucky boy," said Will a bit enviously.

"Yes, I was lucky to see it drop, and lucky to find it in the snow intact."

"Then it wasn't injured?"

"Not a particle. Here we are. Take a look at it."

They paused under a gas-lamp and Fred handed the gem to his companion. Will uttered an exclamation of admiration. The gas-light was reflected from the numerous diamonds as from a myriad of prisms. The center stone was a large and splendid opal that glowed with a soft, dull light. Circling the opal was a ring of small but exquisite rubies, that seemed to burn like living coals of fire.

"Gracious!" cried Will. "That's a corker! It must be worth a small fortune."

"It is if it's genuine," replied Fred.

"If it's genuine! Of course it's genuine."

"Can you swear to that fact?"

"I can."

"Then you must be what I had no idea you were."

"What's that?"

"A connoisseur of precious stones."

"Ho! You don't have to be that to tell that this is genuine."

"Don't you?"

"No. Any fool can——"

"Hold on, give me your reasons for asserting that it's genuine."

"In the first place, it looks too real to be an imitation, and in the next place it was lost by one of the four hundred. People of their wealth only wear the best."

"Your points are well taken, but are subject to doubt."

"How?"

"I'll admit it looks like the real thing, and I'll admit that I believe that it is real, but that isn't positive proof. All's not gold that glitters."

"That's right. A gold brick for instance," chuckled Will.

"Cut the gold brick out of the argument. What mostiv casts the shadow of doubt is the fact that

I've heard that the wealthy people, as a rule, do not wear their most precious ornaments to public gatherings. They wear either an artful imitation of the original they are known to possess, or gems of an inferior quality."

"I never heard of that before," replied Will in surprise.

"Well, you hear it now. A well-known jeweler told me that."

"What's the use of owning valuable jewelry and diamond ornaments if you don't wear them in public?"

"They wear them at social functions, where everybody knows everybody else. Even then there are detectives in dress suits and immaculate shirt-fronts on the watch all the time."

"What for? The aristocrats don't steal from each other."

"Sometimes Mr. Raffles has clever imitators and it is always best to be on the safe side."

"So you think that star might be a bogus one?"

"It might, but I agree with you that it looks mighty like the real thing. At any rate, I'd be willing to bet that it is."

"So would I."

The boys continued on home and parted at a corner a few blocks below.

## CHAPTER II.—Fred Gets the Reward and Puts it Into L. & M.

Fred Field was a bright, ambitious boy who had been working for three years in Wall Street as messenger for Joseph Carmany, stock broker.

His widowed mother and sister lived in a small house in Montgomery, Orange County, New York, and Fred, who had come to New York to get ahead in the world, lived in a boarding-house in one of the side streets off Sixth Avenue, in the theater district. He was a polite and gentlemanly boy, and everybody who made his acquaintance liked him, that is, everybody but Moses Beach, the second bookkeeper in the office.

In some way he had accumulated a private grouch against the boy, but that didn't seem to worry Fred any. Next morning Fred got his morning paper on his way to the elevated station. It was a prominent daily, known for the reliability of its Wall Street reports, and the young messenger read it every morning, giving special attention to the financial page.

This morning he was more interested in the Lost and Found column than anything else, but before hunting it up he glanced over the leading stories on the first page. Almost the first thing he saw was the following:

### "LOSES \$50,000 GEM ON WAY HOME FROM OPERA."

"MYSTERIOUS DISAPPEARANCE OF MRS. J. W. HARDING'S FAMOUS DIAMOND AND OPAL STAR."

"Mrs. John W. Harding, widow of the banker, lost her \$50,000 diamond and opal star on the way from the Metropolitan Opera House to her home, No. — East Fifty-seventh Street, last night. As she alighted from her carriage and threw open her wrap she discovered her loss and cried



to her son, John W. Harding, who is a senior at Princeton, that she had lost her diamond and opal star. The carriage was immediately searched, but without result. Mrs. Harding and her son became greatly excited over the loss, and the young man hurried back to the opera house, where he reported the matter to Treasurer Rawlings, who was in the box-office. Mr. Rawlings went at once with Mr. Harding to the Harding box, and both hunted around with great care, but though they continued their search all the way to the doors the valuable ornament was not found. Mr. Harding then reported the loss to the police and inserted advertisements offering a reward."

"So that star is worth \$50,000," said Fred to himself. "Well, it looks it. It is the finest piece of jewelry I ever saw anywhere. I know where the Harding Bank is— not over half a block from our office. I'll drop in there and tell the cashier that I found Mrs. Harding's lost star. I'll bet she'll be glad. Nobody wants to lose a \$50,000 gem, even if he's a millionaire, and can afford the loss. I must look up the advertisement and see how much of a reward is offered. I should think it would be \$500, anyway. That's but a mere fraction of its value."

Fred turned to the Lost and Found advertisements. The first one in the bunch was the Harding notice. It read as follows:

"LOST—\$2,000 reward, and no questions asked, for the return of a large diamond and opal star, with an inner circle of rubies, lost last evening at the Metropolitan Opera House. Finder will receive the above reward on delivering the star at the Harding Bank, No. — Wall Street, or at the Harding residence, No. — East 57th Street."

"Gee! Two thousand dollars! If I get that much I'll be able to buy 200 shares of L. & M. And 200 L. & M. ought to net me a clear \$4,000 profit. Lord! I'll be a capitalist. With \$6,000 in my jeans I ought to see my way to making it \$10,000 in a short time. Then with \$10,000 I ought—but what's the use of building air-castles? I haven't got the \$2,000 yet, and that's the most important part of the whole thing. A fellow can't make a start without money. However, as long as Mr. Harding advertised to pay \$2,000 reward I guess he'll do it all right. People who can afford to wear \$50,000 diamond stars are not likely to miss such a small thing as \$2,000. One of these days when I've become a millionaire I won't think much of \$2,000 myself, but just now it's different. Who knows but the finding of that star may make my fortune? Such things have happened before. Why not again? They say history repeats itself."

Fred was feeling pretty good when he reached his office. He worked for Joseph Carmany, in the Montauk Building, on Wall Street, below the Sub-treasury. Mr. Carmany was one of the best known stock brokers in the Street, and did an extensive business in his line. When things were booming Fred was kept on the run during office hours. Fred's chief ambition was to become a broker himself and keep some other boy on the hustle. That's what he told his friend, Will Underwood, and Edna Dale, the office stenographer, with whom he was on especially friendly terms.

In fact, the chief reason why Moses Beach, the second bookkeeper, was down on Fred was because

the boy was too thick with the pretty typewriter. Moses was stuck on the typewriter himself, and he was jealous because the girl was so friendly with the young messenger. He tried his best to get solid with her himself, but somehow things didn't work to his satisfaction.

Edna was very reserved with everybody in the office except Fred. The boy seemed to have acquired the open sesame to her confidence, and she treated him with the familiarity of a sister. When Fred stepped into the elevator Moses Beach was there ahead of him with the others bound upstairs.

"Good-morning, Mr. Beach," said the boy politely.

"Morning," growled the bookkeeper in a surly tone.

Fred didn't feel that he need say anything more, and in half a minute was following Beach into the office. The bookkeeper went into the counting-room while Fred got rid of his hat and light overcoat and sat down in his chair, taking up a copy of the "Wall Street News" to while the time away, and see if there was any special news about L. & M. In a few minutes Edna came in, looking as fresh as a dew-kissed rose in the sunshine.

"Good-morning, Edna," said the messenger, jumping up and coming forward."

"Good-morning, Fred. You look like a person who has just received good news," she said with a smile.

"I feel like a person who was expecting good fortune to rap at his door."

"Indeed! That must be a pleasant feeling."

"It is. Makes you feel like a bird."

"I hope the feeling will last," she replied with a smile, passing into the counting-room.

Mr. Carmany came in within a quarter of an hour, and Fred followed into his private room to assist him off with his overcoat.

"I should like to stop in at the Harding Bank a few minutes some time this morning, Mr. Carmany," said the young messenger.

"Why?" asked the broker, regarding Fred curiously.

"Mrs. John W. Harding lost a \$50,000 diamond ornament just outside the Metropolitan Opera House last night. I was passing at the time and saw it fall in the snow close to the curb. I managed to find it, but the lady's carriage had gone in the meantime. There's a story of her loss in the paper this morning, and a reward has been advertised for the return of the jewel by the finder. I want to notify the cashier of the bank that I have the ornament in my possession, and will deliver it to-night at the Harding residence in Fifty-seventh Street."

"I read the story of Mrs. Harding's loss myself on my way downtown. So you found it, eh?"

"Yes, sir."

"You are a lucky boy. You ought to receive \$1,000."

"The advertisement says \$2,000."

"Better still. Well, I congratulate you on your good fortune. You may stop at the bank on your way back from your first errand."

"Thank you, sir," and Fred walked back to his seat.

Three quarters of an hour later he walked into the Harding Bank. The cashier had his desk in a little room off the manager's office.



"What can I do for you, young man?" asked the cashier.

"I called in connection with Mr. Harding's advertisement about a lost diamond star in this morning's paper," began Fred.

"Am I to understand that you know something about the ornament?" asked the cashier, looking at him sharply.

"Yes, sir. I found the star in the snow in front of the opera house."

"In the snow!" ejaculated the cashier, raising his eye-brows incredulously.

"Yes, sir. I saw something bright fall from the lady's gown as she stepped into her carriage. I was so sure that it was a piece of jewelry that I waited my chance and finally was so fortunate as to fish the diamond star, lost by Mrs. Harding, out of the slush."

"You have it with you, I presume. Let me see it."

"No, sir. I've got it locked in my trunk at my boarding-house. I merely dropped in to tell you that I will deliver it to Mrs. Harding to-night at her home."

"What's your name, young man? Are you employed in this neighborhood?"

"My name is Fred Field. I am messenger for Joseph Carmany, stock broker, in the Montauk Building."

"Very well," said the cashier, making a note of his name and address. "I will notify Mrs. Harding that you found her ornament and will bring it to her to-night. I think it is likely, however, that Mr. Harding will call on you at your office with reference to it. It is rather too valuable an article to be left in a trunk in a boarding-house any longer than is absolutely necessary."

Fred then returned to his office. When he got back from an errand a little after noon he found a fine-looking young man of twenty waiting to see him. He knew at a glance that it was Mrs. Harding's son.

"You are Fred Field, I believe," said the visitor.

"That's my name."

"I am John W. Harding. The cashier of our bank 'phoned me that you called at the bank a short time ago and reported having found the valuable diamond ornament lost by my mother last night at the Metropolitan Opera House."

"That's right," replied Fred, who then told the young man all the particulars of the case.

"It is a great relief to mother and me to know that it has been found. The reward will be paid to you according to the terms of my advertisement. In fact, I have the check in my pocket now made out to your order, which I will hand you as soon as you produce the gem. The cashier says you have it locked in your trunk at the house where you board. I don't approve of it remaining there any longer than necessary. Can't you get permission to go uptown with me so that you can restore the ornament as soon as possible? Where do you live?"

Fred told him.

"It won't take over an hour for you to go there and return."

"I am willing to go with you. Mr. Carmany is in his office now. I think it would be better for you to lay the matter before him."

"Very well. I will do so."

Accordingly Fred announced John W. Harding. Mr. Carmany called Fred into his room and told

him to go uptown with Mr. Harding and turn the diamond ornament over to him. In about half an hour young Harding had the precious piece of jewelry in his hands. He thanked Fred and handed him the check.

"I think that will repay you for the trouble and the wetting you got," he said with a smile.

"I think it will, Mr. Harding, and I'm much obliged to you and your mother."

"Don't mention it. You are welcome."

They parted and Fred carried the check downtown in his pocket. On his way home that afternoon he stopped in at a little bank on Nassau Street and bought 200 shares of L. & M. at 65, turning over the Harding check to cover the margin. Then he went uptown with the feeling that he and Dame Fortune were on pretty good terms.

### CHAPTER III.—How Fred's First Deal Turned Out.

Both the late afternoon and the morning papers printed the news of the recovery of the diamond star lost by Mrs. Harding at the Metropolitan Opera House. Fred's name was mentioned as the fortunate boy to whom the reward of \$2,000 had been paid for finding the jewel. The papers added that he was a Wall Street messenger employed by Joseph Carmany, of the Montauk Building.

The story produced a great sensation among those who knew Fred. All the clerks in the office had read the account in their morning papers, and could talk of nothing else when they reached the office. Fred was holding quite a levee around his chair when Moses Beach arrived.

He, too, had read about Fred's luck, and he was angry and disgusted to know that the boy he disliked was so fortunate. In his eyes \$2,000 was a whole lot of money, because he was always hard up in spite of the fact that he received a good salary. He scowled deeply when he heard the other clerks congratulating Fred.

"That's the way," he snarled. "When a fellow gets on the sunny side of the street everybody wants to shake him by the hand and tell him how much he thinks of him. Bah! It makes me sick. I hate that kid. He's too fresh around this office, especially with Miss Dale. I can't make out what she sees in him. I should think she'd prefer a man, like myself, for instance. I wish I knew how to get the inside track with her. She's a deuced pretty girl. I'd like to take her around of evenings if I could only get her interested enough in me. I'd give her a swell time. I'd quit bucking the tiger and squander my money on her. I suppose she'll think twice as much of that kid now when she hears he's worth \$2,000. That's the way with women. The fellow with the dough catches them every time. If I didn't have such hard luck with the cards I'd have a bunch of money, too, that would make \$2,000 look pretty sick beside it. No use talking, I've got to change my luck somehow."

When Edna came in she hastened to congratulate Fred also. She had read all about his good luck in the morning paper.

"My, but aren't you a fortunate boy?" she exclaimed.

"I told you yesterday morning that I felt like a person at whose door Fortune was just about to knock," laughed the young messenger.



"So you did. You must have known what was going to happen."

"I had a strong suspicion."

"What are you going to do with all that money?"

"Blow it in on some pretty girl like yourself," grinned the boy.

"Just as if you'd do such a silly thing."

"A fine-looking girl can make a fellow do lots of silly things. I've heard more than one girl say she could twist the men right around her finger. I suppose you could do that yourself if you tried very hard."

"I've something else to think about besides men," she replied.

"Yes, I know; you've got me on your hands to look after."

"Why, the idea!" she ejaculated with a blush.

"I wrote my mother and sister that you bossed me around in great shape."

"What a fib! I never yet attempted to boss you, or anybody else."

"I know somebody who would like you to make a bluff at bossing him."

"Who is that?"

"Moses Beach."

"Don't mention him. I can't bear the man."

"He's good-looking, isn't he? And he's dead gone on you."

"If you're going to tease me about him I'll—here comes the cashier. I must get into my den and show cause for drawing my wages."

She hastily entered the counting-room, leaving Fred alone. The boy's first errand took him to the Exchange, where, as soon as he was recognized, he was surrounded by a dozen messengers who wanted to know if he had actually received \$2,000 for finding and returning the diamond star to Mrs. Harding. Fred admitted the truth of the newspaper report.

"You ought to blow us all to a show some night," said one chap.

"I'll give the subject my earnest consideration," grinned Fred.

"What are you goin' to do with such a wad?" asked another lad.

"Make it work for me."

"You mean you're goin' to put it in a bank and let it draw interest?"

"I know a better way than that."

"What is it?"

"It wouldn't do you any good to know. Besides, I don't tell everything I know."

"I wish I could find somethin' and get a reward."

"Keep your eyes wide open and maybe you will."

"It ain't my luck to find nothin'," replied the boy. "I never found nothin' but a battered nickel in my life."

"Well, that diamond star was the first thing I ever found. You might pick up a pocketbook on the street some day when you weren't thinking about such a thing."

"I'll bet there wouldn't be nothin' in it if I did."

"If you find a wallet down in this neighborhood the chances are there'll be money in it."

"I can't find it any too quick, 'cause I'm always busted."

The boys all envied Fred, but as they regarded him as a good fellow, they didn't begrudge him his good fortune.

"What have you done with that \$2,000? Put it in a bank?" asked Mr. Carmany when he got back to the office.

"Not yet, sir."

"Well, don't forget to do it. It'll make a nice nest-egg for your future. By the time you are ready to use it to some advantage the interest will have amounted to \$500 more."

That afternoon there was a slight flurry in L. & M., and the stock went up a point, much to Fred's satisfaction. For two or three days the messengers on the street stopped Fred whenever they saw him to ask him about the \$2,000 reward he got. They seemed to think that he ought to give a grand blow-out and invite all of them to attend it. None of them knew that he had put the whole of the money into the stock market, and he was careful not to let a hint of the fact escape him.

L. & M. fluctuated during the rest of the week, but Fred noticed that it always closed a little bit higher than on the previous day, so that on Saturday noon, when the Exchange shut down for the week, it was three points higher than when the young messenger bought it, which meant that he was \$600 ahead so far. The different Wall Street organs had something to say on Monday morning about L. & M. Their remarks aroused the attention of the brokers, and the L. & M. pole was surrounded with eager traders when the Exchange opened for business.

Thousands of shares of the stock exchanged hands that day and the price went up to 71, amid much excitement. The afternoon papers had considerable to say about a booming market and all that, and the next morning the "lambs" began flocking to the Street in goodly numbers. Other stocks in the list began to participate in the rise, which promised to be general all along the line.

This meant busy times for the various brokerage houses. Mr. Carmany's office assumed its usual lively aspect when times were good, and as a consequence Fred found his hands, and feet, too, full of business, in common with many of the other messengers. About noon Will Underwood bumped into Fred as the two were rushing in opposite directions.

"Well, how are things, Fred?" asked Will.

"Humming."

"L. & M. is booming."

"Looks like it."

"You're a lucky geezer. You've got 200 shares. If you sell out in time you'll make a wad."

"I hope so."

"I bought five shares myself last night at 71, and hope to make \$50 or \$75."

"You stand a good show of it."

"How high do you think it will go?"

"Couldn't say. I'm counting on 80."

"Are you going to hold on for that figure?"

"I am."

"Then I'll do it, too. So long."

The boys parted, for they had no time to prolong their conversation. When Fred reached the Exchange he found the brokers whooping things up around L. & M. standard. The stock was now going at 75, and before Fred had delivered his note to Mr. Carmany's representative it touched 76. That afternoon when it was up to 78 Fred heard a broker tell another that he expected to see L. & M. go to 85 easy enough.

Fred was not surprised to hear that. His tip in-



licated a twenty-point rise from the start, but he didn't intend to hold on for the full limit. He found, however, that he couldn't get up to the little bank to sell out before the Exchange closed, and by that time L. & M. had been pushed up to 86 3-8. There was every indication that L. & M. would go still higher next day.

Fred, however, knew that he would have very little chance to look after the fate of his deal on the morrow, so on his way home he left his order to sell at the little bank. His shares were disposed of at 87 3-8, but the excitement continued and the price went to 89 by one o'clock. By that time the syndicate that had been backing the stock had disposed of its holdings, and after a few thousand shares had changed hands at a fraction above 89 the reaction set in and L. & M. dropped back to 84, at which figure it closed for the day.

Fred met Will at the little bank when he went there to get a settlement. Will had sold at 84 and cleared \$60. Fred's statement showed he had made \$4,500 over commissions and other expenses. He received a check for \$6,500, which represented his present capital, and he never felt so good before in all his life.

"You seem to be in it with both feet, Fred," remarked Will enviously, for his own winnings looked like thirty cents beside the big profit of his friend.

"That's what I am. I told you my tip was a good one."

"It wouldn't have done you any good, though, if you hadn't found that diamond star."

"I know it. But it's better to be born lucky than rich."

"I wasn't born either," growled Will.

"How can you tell? You aren't dead yet."

"I'll never be as lucky as you."

"You won't if you don't look on the sunny side. I've always had the notion that luck would turn my way some time, and it has. Just you take the same view and first thing you know you'll find things coming your way."

The boys then went uptown together.

#### CHAPTER IV.—The Yellow Dog Leasing Syndicate.

That night Fred treated Will to the theater and a light supper afterward. It was midnight when they came out of the restaurant. The upper section of the Tenderloin was one blaze of electric lights at that hour, and everything was in full swing around "Lobster" Square and the Great White Way. The popular restaurants on Sixth Avenue and Broadway, not to speak of the more fashionable ones in Fifth Avenue, were jammed with ladies and gentlemen.

"I don't feel a bit sleepy," said Will. "Let's look in at the Antelope Billiard Parlors. We needn't stay long."

The Antelope was patronized largely by well-dressed young men who had good jobs in Wall Street, and in wholesale houses in lower Broadway and that neighborhood. None of them had to go to business before eight in the morning, and probably the majority didn't have to report before nine. The billiard room occupied the whole of the second floor of a corner building on Broadway, and every table was engaged when Fred and Will

entered and took seats against the wall near the door.

Although a winter's night, the temperature of the room was maintained at a very comfortable point, and most of the players found it necessary to stand around in their shirt sleeves. As Fred seldom visited such places he did not expect to find anybody there that he knew. When his eyes rested on the players using the table facing himself and Will he recognized one of them as Moses Beach. The person he was playing with was about forty years of age, and looked like a sport.

He had sharp black eyes, and a long, drooping mustache. His attire from his patent leathers to his four-in-hand tie was thoroughly up-to-date. Beach also had his "glad rags" on, that is, his best suit. The bookkeeper's face looked flushed as though he had been drinking more than was good for him, but his movements were not unsteady.

"There's Moses Beach, of our office," said Fred, nudging his companion.

"The young fellow at this table?" said Will.

"Yes."

"He looks like one of the boys, doesn't he? Who's the individual with him?"

"He's a stranger to me."

"They can play some—both of them."

At that moment Beach caught Fred's eye. He scowled, but almost instantly his face cleared and he sidled up to his companion, who was figuring on an across-the-table shot, and said something to him. The man with the sporty look glanced over at Fred, and then made his play, which counted. Presently Beach walked over and greeted Fred in an unusually friendly way.

"Didn't expect to see you up here, Fred," he said with a half-grin. "You and your friend doing the town to-night?"

"No. We just dropped in for a few minutes on our way home from the theater," answered the young messenger.

"What show did you take in?"

Fred told him.

"Spending some of that two thousand you made the other day?"

"No," replied Fred.

Just then the sport missed, and raising his cue marked five off on his string.

"Come here, Spencer. I want to introduce you to a young friend of mine," said Beach. "Field, this is Horace Spencer, secretary of the Yellow Dog Leasing Syndicate, of Rawhide, Nevada. Spencer, let me make you acquainted with Fred Field, messenger at our office."

"Happy to know you, Field," said Spencer, in a congenial tone.

"Introduce your friend, Field," said Beach.

Fred accordingly introduced Will to Beach and his finely dressed companion. He was surprised to find that Spencer was from the mining town of Rawhide, Nevada, and connected with a leasing syndicate. To his mind the man didn't look it, but, then, you can't always judge by outward appearances.

"What sort of place is Rawhide, Mr. Spencer?" asked Fred, as Moses Beach was taking his shot at the ivories.

"It's a mining town like Goldfield, only smaller," replied the sporty gent.

Fred asked him several other questions about the place, all of which he answered as if he knew the town well. The young messenger couldn't tell



whether his replies were all right or not, as he was ignorant of the mining camps of Nevada. He assumed, however, that Spencer was stating facts, as he was supposed to be a resident of Rawhide. When Beach missed and Spencer returned to the table, Moses began in a confidential way to tell Fred that the Yellow Dog Leasing Syndicate was the finest proposition in the West.

"I've just bought a thousand shares at 50 cents," he said. "It's quoted at 60, but Spencer as a special favor let me have it for half a dollar. I wouldn't sell it for 75 this moment. The par value is \$1, but the dividends will amount to double that at the very least. When the company was first formed to work the Yellow mine on a year's lease the stock sold at 10 cents; but when the ore began to pan out it ran right up to its present quotation of 60. If you'd like to get in on a good thing with some of that money of yours you can't do better than buy this leasing stock. It will cost you 60, however, unless I can persuade Spencer to let you have a thousand for the same price I paid for mine. He can afford to do it if he wants to, as he got a bunch of it at bed-rock figures."

Before Fred could reply Spencer missed an easy carom and Beach took his place at the table. Spencer then began talking about the Yellow Dog lease. He said the mine was rich in high-grade ore, and that the syndicate would get the cream of it.

"We'll pay our second dividend on the first," he said. "It will probably be 25 cents. The first was 15 cents. Our third ought to be 35. That will make 70 cents in four months. That leaves eight months yet to be heard from. By the time the third dividend is due the stock will be quoted at over \$1. If you have any money, young man, you can't use it to better advantage than buying Yellow Dog Leasing shares. It's going now at 60, but will probably be 75 next week. As a friend of Beach's I might let you have 1,000 shares of my own at 50 if you wish to take them right away, say by to-morrow night, otherwise I could hardly afford to let them go."

"I'll consider the matter and let you know through Mr. Beach to-morrow," replied Fred, who thought the apparent generosity of the sporty man was too good to be true.

As Spencer started to play Fred nudged Will and said it was getting late and they'd better go.

"Don't hurry," urged Beach. "We'll be through this game in a few minutes, and then I'll take you and Underwood over to the Minerva Club in West Thirty-fourth Street."

"Thank you for the invitation, Mr. Beach, but I guess we'd rather not go over."

"Why not?" replied the bookkeeper, evidently disappointed. "It's only half-past twelve. That's early. I never think of turning in before three. The time to see life is between twelve and three."

"I've seen all I want to tonight."

"I s'pose you're always in bed by ten," said Beach with a sneer.

"Not always, but very often," replied Fred pleasantly. "Come on, Will, let's be moving. Good-night, Mr. Spencer. Pleased to have met you. Good-night, Mr. Beach."

"Well, come and have a drink with us before you go," said Beach, motioning to a waiter.

"Thank you, I don't drink, and I don't believe Will does, either."

"You needn't drink whisky. Take a soft drink."

"Yes, take a soda, or a sarsaparilla," urged Spencer. "Here, waiter, two Manhattan cocktails and a couple of sodas."

The boys felt that it wouldn't be friendly to refuse the sodas, so they postponed their departure for a few minutes. The drinks were brought and disposed of, and then the two boys took their leave of Spencer and Beach, Fred promising to consider the Yellow Dog Syndicate proposition, which Spencer said was the chance of his life.

## CHAPTER V.—How Fred Probes a Confidence Game.

Next morning Fred asked Mr. Carmany about the Yellow Dog Leasing Syndicate, of Rawhide, Nevada.

"It's a good proposition, I believe, for those who are in it. Who was speaking to you about it?" asked the broker.

"I was introduced to the secretary of the syndicate last night," replied Fred. "His name is Spencer."

"The secretary of the Yellow Dog Leasing Syndicate, eh?" said Mr. Carmany, raising his eyebrows. "Where did you meet him?"

"In the Antelope Billiard Parlors on Broadway."

"Indeed! Do you play billiards?" asked the broker with a slight frown.

"No, sir. I merely dropped in there last night with a friend after the theatre just to see the place."

"And you met somebody who introduced you to a gentleman claiming to be the secretary of the syndicate?"

"Yes, sir."

"Are you reasonably sure that he is the secretary of the syndicate?"

"I have the word of Moses Beach for it."

"Was it Moses Beach who introduced you to the gentleman?"

"Yes, sir."

"Why do you ask me for information about the leasing syndicate? Couldn't Beach give it to you?"

"I didn't care to ask him. He suggested to me that it would be a first-class investment for me to buy some of the syndicate stock. He said it was selling at 60, but he thought maybe Mr. Spencer might be willing to let me have 1,000 shares at 50, as a special favor."

"He told you that, did he?" replied the broker sarcastically. "Well, did Mr. Spencer offer to let you have the stock for 50?"

"Yes, sir; if I bought it right away."

"He seems to be uncommonly generous to let stock worth 60 cents go for 50 cents as a special favor. Didn't it strike you as a little odd?"

"Yes, sir. That's why I came to you for information about the leasing syndicate. I wanted to find out if the company was all right."

"I can tell you this much: The Yellow Dog Leasing Syndicate appears to be a winner. Advices from Rawhide say that the company is making a good thing out of its lease. I have also heard on good authority that the stock is all held by mining men of Goldfield, Rawhide and Paradise, and that the fortunate holders are not letting any of it get away from them even at the



60-cent figure. Under these circumstances it is very improbable that this Mr. Spencer, who says he is the secretary of the syndicate, would let 1,000 shares go for 50 cents, if he has the stock. Why should he when he could easily get 60 cents for it? I'm afraid there's a colored gentleman in the woodpile. I hope Moses Beach is not trying to put you in the way of losing that \$2,000, or any part of it, that you received from Mr. Harding. If I thought so I'd have something to say to him on the subject."

The broker had lately been informed by his cashier that Beach had been making a practice of arriving late at the office in the morning and he had pulled his bookkeeper over the coals for it. Fred's statement that he had met Beach in the Antelope Billiard Parlors the preceding night led by Mr. Carmany to suspect the reason for his clerk's tardiness. He had noticed that Beach had a dissipated look, and he was afraid that his employee was going the pace, as it is termed. This was bound to curtail his usefulness in the office, and the broker, for more reasons than one, did not care to employ a young man who was inclined to be fast.

"I guess he wouldn't do that," replied Fred, not wishing to get Beach in trouble.

"You think he was honest in his suggestion that you ought to invest in the shares of the Yellow Dog Leasing Syndicate?"

"I have no reason to suspect that his intentions were otherwise than such, sir. He said he had just bought 1,000 shares himself of Mr. Spencer at 50."

"Did he show you the stock?"

"No, sir."

"If he bought 1,000 shares of the syndicate stock for 50 cents he got a bargain. But it doesn't sound credible to me. I could sell 10,000 shares of that stock within half an hour at 60 if I had it."

"Then you think there's something wrong about the 1,000 shares Mr. Beach says he bought of Mr. Spencer?" said Fred.

"I'm afraid so. I'm afraid there's something wrong about this man Spencer, too. It is not impossible that he has victimized Beach, and having learned from my bookkeeper that you had a couple of thousand dollars he is aiming to swindle you also. I have strong doubts that the man has any connection whatever with the syndicate. To make certain I'll telegraph to a well-known Goldfield brokerage firm and find out if the secretary of the syndicate is East, and whether his name is Spencer or not."

The broker took down a Western Union pad of blanks, wrote a message and handed it to Fred to take to a branch office for transmission. When Fred returned from an errand about two o'clock Mr. Carmany handed him the reply he had got from Goldfield. It ran as follows:

"Secretary Yellow Dog is Winthrop Sprague at office Goldfield."

"That is proof that this man Spencer is not the secretary of the leasing syndicate. I need scarcely warn you to have nothing to do with him or his stock."

The broker turned to his desk and Fred to his seat in the waiting-room. When Fred went into

the counting-room before going home Moses Beach called him over to his desk.

"Going to snap up that 1,000 shares of Yellow Dog that Spencer offered you at 50 cents?"

"No," replied the boy; "I don't want it."

"You're losing a snap."

"I don't think so. Are you sure that Mr. Spencer is secretary of the leasing syndicate?"

"Positive."

"What proof have you besides his word?"

"Oh, he has shown me letters from Rawhide that prove his identity beyond question."

"Those letters might have been forged."

"Nonsense! Quite impossible."

"Well, I have it on good authority that a man named Winthrop Sprague is secretary of the Yellow Dog Leasing Syndicate, and that he is at his office in Goldfield."

"Who told you that?" asked Beach sharply.

"I saw a dispatch from Goldfield to that effect less than two hours ago."

"Where did you see it?"

"In Mr. Carmany's office."

Moses Beach looked angry and disturbed.

"Have you been speaking to Mr. Carmany about the leasing syndicate?"

"I spoke to him this morning about it."

"What did you do that for?" snarled Beach.

"I wanted to find out something about the syndicate before I decided to buy the stock your friend offered me."

"Oh, you did?" sneered Beach with an ugly look. "Well, what did you find out?"

"Enough to convince me that I had better have nothing to do with it."

"Indeed! Did you tell Mr. Carmany that you met me last night in the Antelope?"

"I did. I told him that you introduced me to Mr. Spencer, who said he was secretary of the leasing syndicate. Mr. Carmany seemed to doubt that Mr. Spencer was what he represented him—so he telegraphed to Goldfield for information, and received the reply that the secretary's name was Sprague, and that he was now in Goldfield."

Moses Beach looked blank at Fred's words.

"There must be some mistake," he said. "Mr. Spencer—"

"Look here, Mr. Beach," said the boy, "did you really buy 1,000 shares of that stock from Mr. Spencer?"

"Of course I did. Do you think I'd lie about it?"

"Then if I were you I'd look into that stock and see if it's genuine."

"Don't worry about that. I know genuine stock when I see it."

"All right. I thought I'd give you the benefit of my information, that's all."

"So I'm to tell Spencer that you won't buy?"

"Yes."

"Well, I guess he won't feel bad over it," said Beach, turning to his work.

Fred walked away, wondering if the whole thing was a put-up job between Beach and Spencer to fleece him. The more he thought the matter over the more certain he became that Mr. Carmany's remark about a colored gentleman in the woodpile was right. Beach was no friend of his, he knew, therefore it was more than likely that the bookkeeper would seek to do him than benefit him.

"Upon the whole, I am inclined to believe that



Mr. Beach and his friend Spencer are really trying to separate me from my \$2,000, which I have lately increased to \$6,500," he mused.

And Will Underwood was of the same opinion when Fred explained all the facts of the case to him.

The boom in L. & M. had hardly petered out before a group of capitalists started in to boost S. & T. shares. Fred watched the stock with great eagerness and finally bought 600 shares of it at 68. It advanced by great strides to 90, at which Fred sold out, clearing \$13,000. He was now worth \$20,000.

## CHAPTER VI.—Fred Is Abducted from Wall Street.

One of Fred's duties was to carry the day's receipts to the bank every afternoon a little before three o'clock. The cashier placed the money, checks and bank-book in a small leather bag and locked it, handing the key to the young messenger, who then strapped the bag under one of his arms, the strap going around the opposite shoulder. It was thus impossible for a would-be thief to wrest the bag from him. Two days after Fred had concluded his S. & T. deal he came out of the Montauk Building about ten minutes of three with his bag strapped to his body as usual. A few yards up Wall Street in the direction he was bound a cab stood close to the curb, and the driver stood at the door talking to a tall, ungainly looking woman within, whose sharp, black eyes were riveted on the entrance to the Montauk Building.

"There he is now, Mike—the boy with the bag under his arm," said the woman in a masculine voice. "Stop him and bring him over here."

The driver rushed over to Fred and caught him by the arm.

"Beg your pardon, young man. Will you do me a favor?" he asked.

"What kind of favor?"

"I've got a lady fare in my cab. She's took kind of sick, at any rate, somethin' ails her. I want you to help me get as far as the elevator in the Montauk Buildin'. It won't take you but a moment, and I can't handle the lady alone."

Fred, having no suspicion that here was a deep design behind the cabman's request, willingly accompanied him to the door of the vehicle, where he saw a tall lady, veiled and dressed in deep black lying apparently unconscious on the seat.

"I'm afraid she's fainted," said the cabby. "We'll have to carry her into the building, I guess. You're smaller than me. Get inside and raise her up so I can get a good hold on her. Handle her gently, for she's a lady."

Fred stepped into the cab, and bending down placed his arm under the supposed lady's shoulders. As he did so the driver slammed the door to. As if that was the signal to the helpless woman, she suddenly straightened up and Fred found his head caught in a vise-like grip. As he struggled to free himself, utterly astounded at the situation, the driver sprang up on the box and started his horse. While Fred was vainly trying to free himself the blinds of the cab were pulled down, and the vehicle dashed toward Broadway. The grip that held Fred did not relax a bit, and presently a handkerchief saturated with something that gave off a pungent odor was pressed

over his mouth and nostrils, and he soon felt his senses leaving him. He fought as long as his strength held out, and that he collapsed completely, and lay like a dog in the woman's arms.

"Good! He's safe now," said the supposed woman grimly.

She propped the boy up on the seat beside her, then lifted her veil and revealed the features of Spencer, the sport and sharper. The cab was filled with the odor of over-ripe fruit, and Spencer almost reeled under its influence. He hastily drew up the blinds and dropped both windows at the same time, letting his heavy veil down again. The draught soon carried the smell away, and Spencer shut one window and drew the blind down. In the meantime the cab rattled up Broadway at a lively pace. Reaching Twenty-third Street it turned east one block to Madison Avenue and continued on up that avenue as far as Thirty-fourth Street, when it turned west and stopped in front of a big four-story, high-stoop, brownstone private house. Two ornamental gas lamps stood at the curb in front of the entrance, on which was cut the monogram "M. C." The people of that neighborhood knew that M. C stood for Minerva Club.

The driver descended from his seat, opened the cab door and helped the disguised Spencer carry the unconscious Fred up the steps to the heavy front door. A ring at the bell brought a gigantic colored man to the door. Spencer said something to him and he took the cabman's hold on the boy and helped him inside. The sport then handed the driver a \$50 bill and he went away. The colored man shut the door, then lifted Fred in his arms with great ease and walked up the front staircase, which was covered with heavy and expensive carpet, followed by Spencer, holding up his dress. Three hours later, or about seven o'clock, Fred came to his senses and found himself lying on a leather lounge in a small room, furnished also with a small card-table and four chairs. As it was dark, both inside the room and outside the house, the boy did not make out his surroundings very distinctly. The thing that most impressed him at first was a headache, and a dull, heavy feeling over his eyes. It was some minutes before he recollected what had happened to him after leaving the office for the bank. Then he clapped his hand to his body, and to his great relief found the leather bag in its place. Apparently it had not been tampered with, for it was locked.

"I wonder where I am, and why I was brought here?" he asked himself.

He stood up, but felt so confused in his head that he was glad to drop back on the sofa again.

"I don't quite understand things," he muttered. "If that was a put-up job to rob me the bag would have been taken from me, but it wasn't, neither has it been cut open to get at its contents. If robbery wasn't the motive for my abduction from Wall Street what was the reason? That woman was only playing off ill. Gracious! She was as strong as an ox. Her arms held me like a vise. I remember now she held a handkerchief to my nose and I soon became unconscious. There's something very singular about this affair. I'd like to know what it all means."

At length Fred felt in his pocket for his match-safe and struck a light. He saw that there was a gas fixture in the centre of the room, so he



reached up, turned on the gas and lit it. Besides the furniture there were a couple of pictures on the walls. There were two doors to the room, one leading into a larger room and the other opening on the corridor of the top floor of the building. Fred tried both and found them locked. Clearly he was a prisoner.

"Well, what am I going to do now? I don't see that I can get out of this room. One thing is certain, this isn't a common place, and that's some satisfaction. If I had been carried to a low dive I might fear that my life was in danger. As it is, all I can do is to wait till somebody comes, and then maybe I'll get a little light on the mystery."

Fred saw there was a drawer under the polished round top of the table and he pulled it open. The drawer held a new pack of cards and a pegging board for keeping count of points and games. There was also an oblong box containing a double row of white, red and blue bone "chips."

"This seems like a card-room," mused the young messenger, "such as they have in private clubs. The furniture and general look of the room are quite swell. The more I consider my situation the more incomprehensible it seems to me."

There was one window in the room, and it occurred to Fred to open it and look out. He turned down the gas low first, then threw up the sash and opened the blinds. The evening was clear and cold, and he looked out on a succession of back yards, and some tall apartment buildings that had no yards at all.

"This isn't a bad neighborhood, wherever it is," thought the boy. "By George! Here's a fire escape. That's fortunate."

He stepped out on it, closed the window and the blinds, and then discovered that there was no ladder leading down to the next platform below.

"I'm not so fortunate as I thought I was. Maybe I can get into this room and make my escape down through the house."

He opened the blinds of the next window and looked into a darkened room. Trying the sash he found it yielded to his touch, so he threw it up and entered. Then he closed both the blinds and the window after him. He lit a match and glanced around the apartment. It was a handsomely furnished room with a sideboard covered with decanters containing various kinds of liquor. In the centre was a long table marked with a faro layout. At least a dozen chairs surrounded it.

"I believe this is a gambling-house—one of those high-toned places operated on the quiet under police protection. At any rate, gambling is done in this room. I feel plaguy hungry. I guess I'll risk taking a bite of the free lunch."

It was a fine lunch that was spread out on a mahogany counter adjoining the sideboard, and Fred, after lighting the gas, filled up on chicken, boned turkey, oyster pates, and various other delicacies. He washed the hurried meal down with a glass of seltzer, then he put out the gas and tried the door. To his dismay it was locked.

## CHAPTER VII.—Fred Makes His Escape.

He lighted the gas again and looked around. A closed door attracted his attention. He opened it

and saw that it led into a short and narrow entry. There was a door at the other end standing partly open. There were doors also on both sides. He opened one of the side doors and found that there was a big closet where there was a shelf for hats and hooks for clothes. Then he opened the other door and found another closet filled with a whole lot of stuff which he didn't waste the time to examine. Going back to the square room he put out the gas and again walked through the entry to the other square room in the front of the house. Lighting a match he saw that the room was handsomely furnished as a smoking and lounging room. There was a round sofa affair, upholstered in blue velvet, in the centre. The other furniture consisted of a couple of lounges seating two, and eight substantial carved chairs. Fine paintings ornamented the walls, and the ceiling was highly decorated like the other room. Looking out of one of the windows Fred gazed down into the gas-lit street. He could distinguish the two special lamps in front of the house, and that told him that the place was a club or something else not strictly private. He also saw that he was on the fourth floor of the building.

"Now I wonder if I can get out of this house unobserved? I'll make a big fight to do it, bet your life."

He started for the door which he believed opened out on the upper corridor. It did not occur to him till then that that door might be locked like the other. As a matter of fact it was, and when he turned the handle to no purpose he stared blankly at it through the gloom of the room. However, there was another door nearer the windows, which he guessed led into a small front room, similar to the one he had found himself a prisoner in. The door was not locked and he walked into the room. Striking another match he found it fitted up with a small desk, a table covered with magazines and sporting and theatrical illustrated weeklies, and several chairs. A movable telephone stood on the top of the desk. After a hurried glance Fred tried the door into the corridor. Like all the other doors connecting with the stairs on that floor, it was locked. Fred was disgusted and somewhat discouraged. He had half a mind to open one of the windows and yell for help to the few pedestrians he saw on the sidewalk below. While he was considering whether he should or should not do that his sharp ears heard voices on the landing outside. A key rattled in the door of the square room and two persons entered the apartment. Fred had only partly closed the door of the small room in which he stood and he didn't dare touch it now. There was the scratch of a match, a leaping flame, and then the gas was lighted in the big room.

"So the boy is locked in the small back room, eh?" said a voice that sounded to Fred so much like Moses Beach's that he approached the door and peered through the crack along the jamb. In the centre of the other room, seated on the round sofa, were Beach and Spencer.

"I begin to smell a mouse," thought the young messenger.

"Yes. He's safe enough," replied Spencer.

"When are you going to let him go?"

"Along toward morning. Just before the house is closed."

"But he'll recognize the place as the quarters of the Minerva Club, and will report to the police



that he was brought here unconscious and then held a prisoner for many hours."

"Don't you worry, Beach. His supper will be carried to him in half an hour or so, and the coffee will be dosed. He'll be dead to the world when I take him out of this building. The cabby is to be here at four o'clock. I'm going to take him and leave him sitting outside the door of his boarding-house. He'll never know where he's been held a prisoner."

"Well, it's up to you, Spencer, to work the trick right. Now, how much money did you find in a bag?"

"I found \$1,200 in cash."

"That will be \$600 for my share."

"No. The expenses of the scheme will amount to about \$200. Your share will be about \$500."

"How are the expenses so high?" objected Beach.

"I paid the cabman fifty bones to begin with. The club's major-domo \$100."

"That's a stiff figure for a colored man."

"He's taking considerable risk, remember. The club officials wouldn't stand for this sort of thing, so he has to do it on the sly."

"And the other \$50?"

"For general expenses. If there is an unexpended balance we'll divide it."

The knowledge that his bank bag had been opened and all the money abstracted while he lay unconscious was not a pleasant reflection for Fred. Clearly Moses Beach had told Spencer that the young messenger carried the key of the bag in his pocket, and the sport had made use of the information. Only that he heard this bit of conversation Fred knew he never would have been able to account for the missing funds.

"I guess this smart trick of yours, Mr. Beach, will wind you up at our office for good, and probably land you in jail as well," thought the boy.

"Well, I'll take the \$500 now, if it's all the same to you," said Beach.

"You shall have it."

Spencer took a wad from his pocket, counted out some bills and handed them to the rascally bookkeeper.

"Thanks," said Beach complacently. "We've turned this trick pretty well between us, that is, if nothing happens to disarrange things before you get rid of the boy at his boarding-house."

"Nothing is going to happen to queer us."

"Field will have the time of his life trying to explain how he lost the \$1,200," chuckled Moses. "I hope the boss fires him for carelessness. He might even have him arrested on suspicion that he got away with the money himself, and rung in a fake story of being abducted in a cab by a woman. As he can't prove anything I think Carmany would be right to suspect him of pilfering the money."

"That isn't our funeral what the boss of your shop may or may not do about the boy. We've got the money, and that's all I'm interested in. Come into the back room and have a drink, then we'll go over to Van Tassel's for a while."

"All right," said Beach, getting up. "Do you think the boy is conscious yet?"

"I think it likely that he is."

"He may raise a disturbance when he hears somebody in the corridor."

"Nobody comes here till after nine, and before that he'll be in the land of forgetfulness again.

Johnson has his instructions and the \$100 in his pocket. He will see, for his own interest, that nothing goes wrong. As soon as the boy is senseless again he will take him down in the basement and keep him there till I call for him."

"You can work many a crooked game in New York if you have a little money to grease the cogs," laughed Beach as he walked into the back room with his companion.

"Now is my chance to sneak out into the corridor," thought Fred, as soon as the two men left the square apartment.

He slipped out of the small room and went to the door leading to the stairs. It was not locked now. Fred let himself out and carefully closed the door behind him. Then he walked softly down the dimly illuminated stairways till he reached the main floor. The hall door was now before him. Not a soul was about. The lock on the big oaken door gave him considerable trouble, and he couldn't seem to grasp its complicated mechanism. But he got the hang of it at last, and not too soon, for he heard Beach and Spencer coming down the stairs. Opening the door he was soon outside the portal of the Minerva Club. Running down the steps he hastened to the nearest corner. He found it was Madison Avenue and Thirty-fourth Street. He decided that the best thing he could do was to go straight to Mr. Carmany's home on Sixty-first Street, near Fifth Avenue, and tell the broker his story, leaving it to his employer to decide upon what action to take to catch and convict Beach and Spencer. He boarded a car and was soon at the street in question. Then he went to Mr. Carmany's house and asked to see the broker.

"Where have you been, Fred?" asked Mr. Carmany curiously, noting the fact that he still wore the bank bag under his arm. "Mr. Soule telephoned the bank when you did not return within a reasonable time, and the cashier replied that you had not been there. What kept you from going there?"

"I was kidnaped almost in front of the Montauk Building, sir."

"Kidnaped!" exclaimed the broker incredulously.

"Yes, sir; I will tell you how it was done."

Fred then told his story to Mr. Carmany, and the trader was quite amazed by the recital.

"You say you were kept a prisoner for several hours in a room on the top floor of the Minerva Club on East Thirty-fourth Street?"

"Yes, sir."

"And you say my bookkeeper, Moses Beach, is at the bottom of this matter?"

"He and his friend Spencer—the man who was introduced to me in the Antelope Billiard Parlors as the secretary of the Yellow Dog Leasing Syndicate."

"Moses Beach seems to be cultivating pretty bad company. You say all the money was taken from your bag without your knowledge?"

"Yes, sir. I heard Spencer say he got about \$1,200."

"Just take the bag off and we will examine it."

Fred removed the bag and produced the key. The broker opened it and found that only the money, amounting to \$1,225, had been taken. The checks, the bank-book and even the deposit slip remained in the bag.

"We will go over to the police station," said the broker.



Fred told his story to the sergeant at the station desk, and on Mr. Carmany's complaint he sent a couple of detectives out to arrest Beach and Spencer. The young messenger said they had gone to a place called Van Tassel's. The detectives knew that to be a private gambling-house, and as they probably would not be able to get in, they decided to take Fred with them and hang around outside for the rascally pair to come out, when the boy would be able to identify them at first sight. The two detectives and Fred shadowed Van Tassel's place for two hours before their quarry appeared. As soon as the men reached the sidewalk the detectives arrested them. They put up a big protest until Fred confronted them, when they started back with surprise and consternation. Nevertheless, Spencer put on a bold front, and Beach tried to imitate him. They were marched to the station, examined and searched. About \$400 was found on Moses, and nearly \$900 on Spencer. They were then locked up, and Fred was permitted to go home.

#### CHAPTER VIII.—The Tables Are Turned on Moses Beach and His Friend Spencer.

Next morning Moses Beach and his friend Spencer were brought into the Tombs Police Court for examination. They pleaded not guilty. Fred went on the stand and told his story. He was sharply cross-examined by a lawyer retained by Spencer, but did not vary in the slightest degree from his story. Unfortunately, his narrative stood uncorroborated, and the lawyer moved that his clients be discharged on the ground that no case had been made out against them.

"Even admitting that this boy was kidnaped in a cab, as he alleges, your honor, still there isn't a bit of evidence to show that either, or both, of my clients had any hand in, or even the remotest connection with, the transaction. In fact, on his own admission, it was a woman who took a prominent part in the said abduction. Furthermore, I am prepared to show by reputable witnesses that this boy was not in the house occupied by the Minerva Club between the hours set forth in the complaint, or at any other time. The Minerva Club is one of the most respectable social and political organizations in the city, your honor, and it could not possibly be made a party, even innocently, to such a preposterous piece of business as that set forth in the complaint."

As the lawyer sat down, confident that his argument was unassailable, a prominent legal gentleman, retained by Mr. Carmany to probe the case, got up and objected to the discharge of the prisoners, and asked that the defendants be placed on the stand so that he could ask them a question or two. The other lawyer rose and said that he did not see that his clients were obliged to go into the witness chair, as they had already made an unqualified denial of the charge, and their word was as good as the boy's; in fact, it was better, for one corroborated the other. The magistrate, however, ruled against him, so he called Johnson, the gigantic colored major-domo, to the stand as his first witness against Fred's testimony. Johnson swore that he was in full charge of the Minerva clubhouse at all times, and

that no such thing as the introduction of a person under the circumstances asserted by the young messenger could happen without his knowledge.

"Mr. Johnson," said the defendants' lawyer, "did you receive \$100 to take part in the alleged plot as set forth in the complaint against the defendants?"

"I did not," replied the colored man promptly.

"Did you in any manner assist, directly or indirectly, in the introduction of the boy in question to a room on the top floor of the Minerva Club?"

"I did not."

"Could any other employee of the club have done so without your knowledge?"

"No, sir. It is my duty to see that none but members and their friends are admitted to the clubhouse. That's one of the rules of the club."

"You are willing to swear, then, that the boy was not in the building between the hours mentioned, or, in fact, at any other time?"

"To the best of my knowledge and belief I am," replied the witness.

"That is all, Mr. Johnson."

Mr. Carmany's lawyer had no questions to ask the colored man, and he was permitted to leave the stand. Spencer then took the chair. In answer to questions from his lawyer he stated that he knew nothing whatever about the matter before the court. His arrest was a surprise to him, and he could not account for it.

"Were you at the Minerva clubhouse in company with the other defendant between the hours of seven and nine last evening?" asked the lawyer.

"I was not."

"Where and when did you meet the other defendant last evening?"

"About half-past eight on the sidewalk in front of No. — East Thirty-sixth Street."

"Where did you then go with him?"

"We went into the house in question."

"That's all," said the lawyer.

"What is your name?" asked Mr. Carmany's lawyer.

"Philip Spencer."

"What is your business?"

"I have no business."

"In what way do you make a living?"

"I decline to answer, as that is only my own business," replied Spencer curtly.

"Isn't it a fact that you are a professional gambler?"

"I decline to answer."

"You have denied all the allegations set forth in the complaint, including the division between yourself and Moses Beach of the sum of \$1,000 in the front room on the fourth floor of the Minerva Club?"

"There is not a word of truth in it."

"When you were searched at the station-house the sum of \$916 was found in your pocket. How do you account for the possession of that money?"

"I always carry considerable sums of money about with me."

"Then the money taken from your pocket at the station was your own personal property?"

"It was."

"How long did you have that particular amount of money in your possession?"

"The greater part of yesterday."

"Did you receive any large bill or bills be-



tween three o'clock and the time of your arrest?"

"I did not."

"Where were you between the hours of seven and eight-thirty last evening?"

"Part of the time in my room and part of the time on the street."

"What street?"

"Broadway, also Sixth Avenue and on Thirtieth Street."

"Were you in Wall Street around three o'clock?"

"No."

"Where were you at that time?"

"In my room lying down."

"That's all," said the lawyer, and Spencer gave way to Moses Beach.

The bookkeeper made the same general denial to the charge as Spencer, and he replied without hesitation to such questions as his lawyer asked. Then the other lawyer took him in hand. After he had answered several questions with apparent frankness the lawyer said:

"When you were arrested the sum of \$400 was found in your pocket. How do you account for it?"

"It's my own money."

"Are you in the habit of carrying that much money around?"

"Yes, sir."

"Is this the money that was taken from you in the station-house?" asked the lawyer, handing him an envelope containing four \$100 bills.

"It looks like it."

"Did you have that money in your possession at your place of business?"

"Yes, sir."

"Are you well acquainted with Philip Spencer, the other defendant?"

"I know him fairly well."

"How long have you known him?"

"About six months."

"Did you introduce Spencer to Fred Field as the secretary of the Yellow Dog Leasing Syndicate, of Rawhide, Nevada, one night a short time ago at the Antelope Billiard Parlors on Broadway?"

"Yes," admitted Beach, in some confusion.

"Didn't you know at the time that he had no connection whatever with that company?"

"No, sir. I supposed he was the secretary," stammered Moses.

"Do you still think so?"

"No, sir. I found that was only one of Spencer's jokes."

"But you tried to induce young Field to purchase 1,000 shares of Yellow Dog Leasing stock from Spencer at a reduction from its quoted value?"

"That was only a bluff. Spencer had no Yellow Dog for sale."

"Your honor," said the other lawyer, "I object to these questions as irrelevant and——"

"I am done with the witness," said the Carmany lawyer abruptly.

"That's our case, your honor," said the defendants' lawyer.

"I will put the policeman who searched the prisoners on the stand," said the Carmany lawyer.

The officer took the chair and swore to the amount of money taken from the prisoners.

"You swear that the money contained in each

of those envelopes is the money you took from the prisoners?"

"Yes."

"That's all. Mr. Soule, will you take the stand?"

Soule was Carmany's cashier.

"You placed the money, checks and other articles in the bank bag yesterday afternoon, locked the bag, and handed the key to Fred Field?"

"Yes."

"Could you identify any of the bills you placed in the bag?"

"Yes."

At this answer Moses Beach looked startled and Spencer appeared to be disturbed.

"In what way?" asked the lawyer.

"One of the \$100 bills had been torn. It was pasted together with a piece of red paper on which was stamped 'Duncan & Co., Stock Brokers.' Another \$100 bill had a big splash of red ink on the back, and a woman had written her name on it in black ink. One of the \$50 bills had the stamp of an advertising agency across its back."

"State as near as you can remember what were the denominations of the bills."

"There were seven \$100 notes, and the balance were \$50 and \$20 notes."

The lawyer handed Soule the envelope containing the money taken from Spencer.

"Examine those bills and see if you recognize any of them," said the lawyer.

The cashier did so.

"I identify two of these bills, sir," he said.

He held up the \$100 one with the red splash, and the \$50 one with the stamp of the advertising agency. The lawyer took the bills and handed them to the magistrate. The envelope containing the money taken from Moses Beach was then submitted to the cashier's inspection. He picked out the \$100 bill that had been torn and patched with red paper across which had been stamped "Duncan & Co., Stock Brokers."

This was likewise submitted to the magistrate. The production of this incriminating evidence carried consternation to Spencer and Beach, and rather upset their lawyer. The case now looked bad against the prisoners, for money found on their persons was shown to have been put in the bag just before the theft by the cashier of Mr. Carmany's office. At that moment a detective came into court with a lady. He went and whispered something to the Carmany lawyer.

"That's all, Mr. Soule," said the lawyer.

The other lawyer began to cross-examine the cashier about the bills he had identified, but failed to confuse him or shake his evidence. The lady who had been brought into court was put on the stand and sworn. She testified that her name was Mrs. Smith, and that she lived in a house opposite the Minerva Club. That at five minutes of four on the previous afternoon she saw a cab drive up to the clubhouse out of which stepped a tall and not very graceful woman in deep black. She saw the woman, assisted by the driver, take a boy, who seemed to be ill, or intoxicated, or unconscious, out of the cab and carry him up the steps of the clubhouse. The woman rang the bell, which was answered by a big colored man.

"Stand up, Mr. Johnson," said the Carmany lawyer.

Johnson obeyed very unwillingly.



"Does this man look like the one who opened the door, Mrs. Smith?"

"That's the man," she replied in a positive tone.

"Are you sure?"

"Positive. I have seen him quite often on the stoop and at the windows of the Minerva Club."

Mrs. Smith then said that the boy was carried into the clubhouse and the driver and cab dismissed.

"In your opinion, and making allowance for the distance at which you viewed the person in black, do you think she was really a woman or a man disguised as such?"

"I couldn't say; but her movements were very awkward for a woman."

"Stand up, Mr. Spencer, and turn your back to the witness."

Spencer objected, but the magistrate ordered him to obey.

"Now, Mrs. Smith, was the person in black about the height of that man?"

"Yes, sir."

"And of the same general build?"

"Yes, sir."

That concluded her testimony, which gave the defense another body-blow. The result was the magistrate held the prisoners under \$2,500 bail each for the action of the grand jury. They were locked up in the Tombs, as bail was not forthcoming. Two days later Moses Beach sent for Mr. Carmany, made a full confession of the plot and threw himself on his mercy. He reduced his statement to writing and signed it before a notary. He was brought before one of the criminal judges, pleaded guilty and received the minimum sentence for his crime. Spencer was duly tried, was convicted, and got seven years at Sing Sing. Thus ended Moses Beach's scheme to get square with Fred Field and make some money at the same time.

#### CHAPTER IX.—In Which Fred Connects With a Good Thing.

Fred hired a box in a safe deposit vault and put his \$20,000 in it for safe keeping. He sent his mother and sister each the material for a new dress and a liberal sum to pay for having it made up by the village dressmaker, but he said nothing about his operations in the stock market, and the success he had made out of his deals. He was more than ever determined to branch out in business for himself, as he felt satisfied he could do much better than running his legs off for Mr. Carmany at the small wages of a messenger boy. When he was ready to put out his own shingle as a budding broker he intended to surprise his mother and sister with the news of the money he had made in Wall Street. He kept his eyes wide open on the lookout for another chance like S. & T., but nothing enticing enough turned up, so he prudently held back, preferring to take his time instead of making a venture that might reduce his capital before he knew where he was at. On the day that he was called upon to testify at the trial of Spencer he got news of a new syndicate which was being formed to boom D. & L. stock.

This road was a well known one, under conservative management, and paid a steady quarterly dividend on both its preferred and common stock. Very little of the preferred stock was on

the market, but there were thousands of the common shares to be got at 110. This price was the lowest for many months, having dropped slowly from 125. As soon as Fred had assured himself that his tip was a gilt-edged one he drew the whole of his money from his box and plunged to the extent of 2,000 shares. Most people acquainted with Wall Street affairs would have regarded the boy's tactics as foolhardy. It certainly looked as if he was taking desperate chances with his small capital; but he thought he knew his own business.

"If I can make a good haul this time I'm going to throw up the messenger business and see how I can get on as my own boss," he said to himself as he sat in his own room, figuring upon his ultimate chances of success. "I've been fortunate twice, why not a third time? I've heard that things run in threes, anyway. Mother always says that if you lose anything that belongs to you you're sure to lose two other things before long. That may be mere superstitious nonsense, but I've known it to happen more than once. I suppose if I hadn't found and returned Mrs. Harding her diamond star she would have lost two other pieces of jewelry by this time. Well, I feel it in my bones that this is my lucky year, so I've taken the chances of going the whole hog on D. & L. on the strength of my tip."

You may well believe that Fred watched the market pretty closely now that he had so much at stake. When D. & L. dropped to 109 1-8 two days later Fred began to feel quite nervous in spite of the fact that he felt that was only a temporary break. Next day he felt much better when the stock went up to 110 1-2. Two days later it was going at 113, and then every speculative trader in Wall Street was inquiring for the shares. When Fred found that fact out he thought it was a good sign, and so it proved. In two weeks D. & L. stock was being sold at 120. Fred decided to sell one-half of his holdings at that price, which netted him a profit of \$10,000, and he got half of his margin back.

"Now I can't lose a dollar if the rest of it goes down to the bow-wows," he told himself as he put \$20,000 back in his box with a feeling of intense satisfaction.

Five days later Fred had reason to regret in a way that he had sold any of his shares, for D. & L. went up to 130, and on the following day to 133. He ordered the little bank to close out the other 1,000 shares, and when he got his statement he found he had made a profit of \$23,000 more. He was now worth over \$50,000, and the first thing he did was to send his mother a bank draft for \$1,000 as a birthday present. Of course she was greatly astonished to get it, and to read in his letter in which it was enclosed that he had made \$50,000 in the market and was going to start out as a broker on his own hook. She showed the letter to everybody in the village she knew, and inside of twenty-four hours all Montgomery knew that Fred Field, who had gone to New York three years since to work for a broker in Wall Street, had made a fortune through lucky ventures in stocks.

Two days later the news appeared in the "Standard," the weekly paper of the village, and that carried the intelligence to Walden, and other nearby towns where Fred had friends. Every girl in Montgomery and vicinity who had known



Fred and gone to school with him began to wonder when he would pay the village another visit, and each secretly determined to set her cap for him and shake the beau she already had. A boy worth \$50,000 was naturally looked upon as a fine catch, especially as it seemed likely he would soon be worth twice that amount, if not a great deal more. Mrs. Field and Milly, her daughter, now had more friends than they ever suspected took any interest in them. Milly especially found that girls who had quietly dropped her because she and her mother had been accounted to be in very moderate circumstances, began to call around again to see her and to tell her how much they had always thought of her. She wrote Fred about the sensation his letter had created in the village, and how everybody they had ever known, and many they hadn't, were coming around to call on them and invite them to return the visit. The young messenger laughed long and loud over her letter.

"Well, if that isn't just like the world. When you're up you have friends to burn; when you are down you can't find one with a search warrant. Sis says that if I come to Montgomery now the girls will mob me. I s'pose the paper would print the news of my arrival in their local column in big type. 'Mr. Fred Field, of Wall Street, New York, is spending a few days with his mother and sister, of this village,' or words to that effect," he chuckled.

On Saturday Fred walked into Mr. Carmany's private room and announced to that gentleman that he had decided to chuck up the messenger business for good and all.

"Do you mean that, Fred?" asked the surprised broker.

"Yes, sir."

"Well, I'm sorry to lose you. When do you think of quitting?"

"Next Saturday, if you can get a satisfactory messenger by that time to take my place."

"Are you going back to Montgomery?"

"I may go on a short visit to my mother and sister."

"Then you're going to take up with some business outside of Wall Street, eh?"

"No, sir. I'm going to stay right here in Wall Street, but I mean to work for myself."

"Indeed! What are you going to do?"

"I will tell you later on, sir."

On the following Saturday Fred left the office, to the especial regret of Edna Dale.

"Don't worry, Edna. I'll see you often."

"What business are you going into, Fred?"

"When I get an office fitted up I'll let you know all about it," and with that she had to be satisfied.

On Monday morning Fred started out to find a suitable office in one of the Wall Street buildings, but up to three o'clock he was not successful in connecting with a room that he could afford to take. As he was coming down the third flight in one of the old-time buildings, a few of which still remained to mark the old Wall Street from the new, an old gentleman started to walk up. Fred recognized him as Abel Sinnott, a well-known money lender, who had grown white and aged in the financial district. He was reputed to be worth several millions, though anybody who did not know him would not have supposed him to be worth anything to speak of, such was his general air of shabby gentility. Brokers, who really knew

nothing about the matter at all, asserted that he had thousands of gilt-edged bonds in the vaults of the Manhattan National Bank, and that when dividend day drew near he spent many hours down there with other fortunate plutocrats, cutting off his interest coupons. Lately, however, it was noticed that he was calling in his loans and not putting out any more money, from which fact it was believed that the old man was going to retire from the Street at last. As Fred passed the old gentleman he heard him utter a gurgling cry. The boy turned just in time to catch the money broker in his arms.

"Good gracious!" exclaimed Fred. "He's got a fit or something."

Abel Sinnott looked like a pretty sick man. Fred knew his office was on the floor above, and the only thing he could do was to lead him up there, lay him on the sofa and telephone for a physician. Then he did all he could to revive the money lender. Finally Abel Sinnott recovered enough to tell Fred there was a bottle of medicine in the upper left-hand drawer of his desk that he was accustomed to take when attacked by his trouble. Fred gave him a dose and he soon got better. He thanked Fred for what he had done for him.

"Your promptness in doing what you could for me right off saved my life, young man, and I am deeply grateful to you."

"You're welcome, Mr. Sinnott," replied Fred.

"What is your name and for whom are you working?" asked the old man.

"My name is Fred Field. I was working for Mr. Carmany, stock broker, up to Saturday, when I left him to start out for myself."

"Start out for yourself! In what way?"

Fred told him his plans, and also explained how he had made \$50,000 in three stock deals while running errands for his former employer.

"You're a wonder, young man," said the money lender, regarding him with unusual interest. "You'll make your mark in this world."

"I hope so, sir. I'm going to try pretty hard to do it."

Fred then told him he had been trying all day to find a small office without success.

"How would this office suit you?" asked Sinnott.

"First-class, if I could get it."

"I shall have no use for it after the first, as I have practically retired from business. I was going to shut it up till the first of May, when my lease expires, but you shall have the use of it rent free until that time. You may also have all the furniture and fittings just as they stand."

"I shall be glad to take the office if you want it no longer, but I'm willing to pay you rent for it, and also the value of your furniture and fittings," replied Fred.

"You'll pay me nothing, young man. You have done me a great favor, and I wish to make you some return. I'll give you a receipt for the rent up to May 1, and a bill of sale of the furniture and other things in the room. I intended to sell them to a second-hand man, and he would only offer a song for them."

Fred accepted the money lender's generous offer, and the two papers, signed by Mr. Sinnott, were presently in his hands.

"You can make this office your headquarters if you wish till I leave for good. I am here only an hour or two in the afternoon. As I am going



home in a few minutes you had better take the key. All I ask is that you will have the office open for my accommodation at one o'clock tomorrow."

"All right, sir. And I am willing to run any errands you have as long as you occupy the office."

"I shall hardly have any use for your services in that respect," replied the money lender; "but you may be able to assist me in other ways."

"I shall be glad to do anything you want, Mr. Sinnott," answered Fred.

The old gentleman took several papers out of his safe and asked the boy to make a package of them, after which they went downstairs together and found a cab waiting at the curb for the money lender. Fred assisted him into the vehicle and bade him good-by.

"That's a fine office, all right," said the boy. "I hope the rent after the first of May won't be too steep for me. I should hate to have to move out on that account. Maybe I'll make another lucky deal by that time that will pay for a year's rent, then I'll be all right."

Thus musing, Fred caught a Broadway car and went home.

## CHAPTER X—Fred Makes Another Risky But Successful Plunge.

Fred was down at Sinnott's office at nine the next morning. Mr. Sinnott did not arrive until after lunch, and said he should remain until three. Fred strolled around Broad Street and stopped in a couple of brokers' offices where he was well known. In one he heard three brokers discussing D. & G. stock, which one of them said he heard was about to be boomed by a big syndicate. One of them said his brother-in-law was in the pool and had passed the tip to him, and he was going in to the extent of his available resources and advised his companions to do the same, and make up a pool by themselves, and he would buy the shares.

The others agreed to the proposed arrangement, and then the interview between them terminated. Fred walked out of the office much excited over the prospect of the coming boom in D. & G. He was satisfied that he had got in on a good thing, and determined to plunge to the extent of his capital. So he went to his safe deposit box, took out \$50,000, and going to a prominent brokerage house put the money up as margin on 5,000 shares of the stock at 78. Then he returned to Mr. Sinnott's office, for it was close on to three o'clock. He told the old man what he had done.

"You're a comer, young man," said the money lender admiringly. "You've got the nerve of the most seasoned operator in the Street. You'll make millions or go to smash one of these days."

"I believe in coining money while a fellow's run of luck is on."

"You can't tell when your run of luck will come to a stop and land you up against the wall," said the old man warningly. "I've never speculated. I have always worked a sure thing, and in the long run I've piled up a fortune without risk. I think it's the better plan, and would advise you to follow in my steps."

"I agree with you, but there isn't any excite-

ment in your method. You miss all the thrills, and Wall Street is very tame without the thrills."

"That's all very well, young man, but look at me. I'm nearly 90. If I followed your plan I'd have been in my grave years ago. It's the pace that kills. A Wall Street plunger seldom makes old bones. Remember that. You've got to live easily and tranquilly if you expect to reach white hairs."

"A strenuous life and a merry one for me while I'm young. When I get along in life I may change my methods."

"You won't find it an easy thing to alter habits formed in your youth," replied Sinnott. "Time turns silken threads into links of hardened steel. Take warning in time, Field, or you may live to regret that you did not take an old man's well-meant advice."

Mr. Sinnott locked his desk, put on his hat, and Fred saw him to his cab. Next morning Fred was an early bird in the gallery of the Exchange. He watched the pole of D. & G., but nothing happened in that direction up to the time he went to lunch. Then he dropped in at his old office to see Edna for a few minutes.

"I've got an office in the old Geyser Building, Edna," he said. "I'm only in temporary possession till the first of the month. Ever heard of Abel Sinnott, the money lender?"

"No," replied the girl, shaking her head.

"Well, he's almost a landmark in the financial district. He's going out of business, and it's pretty nearly time, for he says he's 89 years old. He's let me have his office rent free till May 1, and has presented me with all his furniture and other fixtures, so I'm that much in."

"How did he come to do that?" asked Edna in some surprise. "Have you known him a long time?"

"No, but I did him what he considered a great favor the other day, and that's his way of repaying it."

"You're fortunate."

"I think I am. When he quits for good I want you to come up and see me. Then I'll have my name on the door in style. The number of the room is 65. Better make a note of it now, with the number of the street."

Edna did so, and put it in her wallet.

"You haven't told me what business you're going to carry on."

"You'll learn that when you call on me."

"Why not tell me now?" she asked with a pout.

"Because I don't want to gratify your curiosity too soon," he chuckled.

"Aren't you mean?" she said.

"Yes, I'm pretty mean if you say so."

They talked a while longer and then Fred took his leave. About the end of the week D. & G. began to grow active. The head broker of the syndicate began buying on the Exchange, and when it was noticed that he was taking in all the shares offered, those who had some began asking a higher figure for them, and that soon sent the price to 81. It went to 85 and then a short interest beat it back to 80. The syndicate's broker helped in this move, and gathered in a few thousand shares at that quotation. On Monday D. & G. went to 84, and the brokers began trying to buy it. They tried harder when they saw how scarce it was, and so the shares went up to 88 by the close of business. Next day the Exchange be-



came a scene of excitement over the rise. Fred stood in the gallery and watched the price go to 95 with a whole lot of satisfaction. At that figure he could have sold out and made over \$80,000. There was every indication that it would go higher, and as Fred was able to watch it closely he was willing to hold on a while longer.

"I'll bet it will go above par," he said.

And it did next day. When it reached 102 and a fraction the boy ordered his shares sold in 1,000 lots. They were taken at once, and then all that remained for him to do was to calculate his profits. He found he had made, over all expenses, \$120,000, making him worth \$172,000. He showed his check and statement to the old money lender.

"That's the result of plunging," he said to Mr. Sinnott. "I've enjoyed thrills without number, too," he added. "There were times when I didn't know but I would be caught by the undertow. However, I've come out all right, as you can see. Inside of two weeks I've made what would be considered a fortune by most people."

"That's all right. I congratulate you on your success, but the next time you take a similar risk you may be wiped out down to your last cent."

"I hope not," replied the boy smilingly. "By the way, Mr. Sinnott, where did you get that old-fashioned mahogany desk?"

"It belonged to the man who occupied this office before me."

"That must have been a long time ago."

"It was. Sixty years, nearly."

"Have you been in this building sixty years?"

"I have. It had only been built a year when I came here. The man who had this office was a money lender, too. He was an old screw, they said. He died suddenly at this very desk. He had no heirs, and when the public administrator came to take charge of the property, strange to say, he could not find the fellow's money. It must be lying in some bank to this day. What he did with his bank-book was a mystery. I bought the furniture from the public administrator, and in time I've got rid of every bit of it but this old desk. I've kept it as a curiosity. It's almost as heavy as lead."

"What makes it so heavy?" asked Fred.

"Well, it's made of solid Spanish mahogany for one thing, and that's a heavy wood. As I've never had occasion to move the desk its weight did not bother me."

"Has it been standing in that one spot for sixty years?"

"It has."

"Gee! That's a long time. I guess I won't feel like moving it myself. It would seem like destroying an old tradition. Some day this building will be torn down to make way for a skyscraper and then it'll have to be moved."

That ended reference to the old desk at that time, and ten days later Fred came into full possession of the office.

## CHAPTER XI.—A Golden Shower.

Fred got a painter to remove Mr. Sinnott's name and put his own up thus:

FREDERICK FIELD,  
Stocks and Bonds.

He stood and looked at the sign after the painter had finished his work and gone away. It

looked good to see his own name up like that of any other broker.

"Nothing like being your own boss and having \$172,000 stowed away in a safe deposit vault. I'm a capitalist for fair. If any broker knew I had all that money at my fingers' ends I'll bet he couldn't get here fast enough to try and get me to join some blind pool whereby he could make a deal at my expense, probably."

As Fred had nothing now on hand or in sight, he decided to pay a visit to his mother and sister in Montgomery. Accordingly he wrote them that he would be up on the following Saturday. He took the 3:30 train over the Erie and reached Goshen about five o'clock. There he changed to the branch line which landed him in Montgomery in about twenty minutes. He found his sister at the station waiting for him.

"Aren't you a dear boy to come home?" she said. "How long are you going to stay?"

"Oh, a few days," replied Fred, after giving her a hug and a kiss.

"Only a few days!"

"That's all. Remember I'm a business man now and not a messenger boy. I've got an expensive office in Wall Street to look after."

"Mother is just crazy to see you, dear. I can't get you home too quick."

They hurried up Main Street to the little cottage where Mrs. Field lived, and was waiting with open arms to welcome her big son, as she called him.

"Well, mother, how are you?" cried Fred, grabbing her in his arms the moment she opened the front door.

Mrs. Field declared she was feeling better than usual on account of Fred's expected visit.

"Well, I'm here, so your expectations are realized," he laughed.

A nice home-made supper was ready waiting for the young broker, and Fred declared that no boarding-house in New York could provide a meal half so good as his mother.

"I tell you, mother, this puts me in mind of old times. Those hot biscuits of yours fairly make my mouth water. They're as light as a feather. In the city we call 'em sinkers, because they're heavy enough to weight a fishing-line—at least some of them are when they're cold."

"I shouldn't want to eat such biscuits," laughed his sister. "I should think they'd give you indigestion."

"I guess they do. Every second man in the city who lives at a boarding-house carries a small bottle or box of dyspepsia tablets in his vest pocket to counteract the effects of what he has to put into his stomach."

When supper was over Fred turned in and helped his sister wipe the dishes and put them away.

"I'm not above making myself useful in any capacity, even if I'm worth nearly \$200,000 in spot cash," laughed Fred, as he grabbed the last dish and put a shine on it with his towel.

"I don't see how you ever made so much money, Freddy, dear," said his sister. "Why, it's only about three weeks ago that you wrote and told us you were worth \$50,000, which you had made in the stock market; now you say you're worth nearly \$200,000. You surely don't mean that you've made a lot more money since then?"



"That's what I do mean. I made \$120,000 four days ago in a single deal."

"My goodness! Why, if you keep on making money at that rate you'll soon become a millionaire."

"You haven't any objection to that, have you, sis?" said Fred, catching her around the waist and waltzing with her about the room.

"Of course not, you silly boy," answered his sister.

"That's what I thought," he said, pulling her down on the sofa.

Next morning Fred went to the little brick church with his sister. Of course he met there a good many of the boys and girls he had associated with when he lived in Montgomery. They were all glad to see him back at the village, at least they said so. At any rate, there wasn't any doubt but the girls were. Fred held quite a levee on the green after the service. Some wanted to know if it was really true that he was a broker now, and he told them that there wasn't any doubt about it. He circulated his cards around, and told the lads that if they came to the city they must not fail to call on him at his office.

"I'll show you the bulls and bears, and give you the time of your lives," he said.

"I may go to New York to see my aunt," spoke up a pretty girl named May Whitney. "Won't you show me the bulls and bears, too?"

"Sure. I'll show you the whole Wall Street menagerie, and the Central Park one as well," grinned Fred.

Fred only intended to stay in Montgomery until Wednesday; but what with the good time he was having, and the pleading of his mother and sister, he prolonged his stay until the following Monday. On Friday his sister gave a party and invited a lot of girls and boys, and Fred had a bang-up time at it, being the lion of the occasion. Fred was back at his office about Monday noon, and he spent the afternoon reading up the market reports for the time he had been away, as he didn't want to lose his grip on Wall Street affairs. A note he found under his door told him that Will Underwood had called at the office on the previous Wednesday afternoon. He had made himself familiar with the general trend of the market since he had been away, and was reading a copy of the "Wall Street Argus" when a knock came on his door.

"Come in," said the young broker, and in walked Will.

"I see you've got back at last," said Will. "I was up here twice. I suppose you found my note?"

"Oh, yes; I found it, all right. Well, how do you like my office?"

"It's all to the mustard; but do you really expect to do any business?"

"In the course of time I do."

"And what are you going to do in the meanwhile?"

"I'm going to do the brokers if they give me the chance," laughed Fred.

"I think it's more likely that the brokers will do you if they get the idea that you've got any money."

"If they do me I'll let you know, Will. I'm not investing in blind pools, fake stocks, or bogus tips, therefore any broker who thinks he can vic-

timize me will have his trouble for nothing, I think."

"I saw Miss Dale on the street at noon today and she said she got your letter from Montgomery, and that she was coming up this afternoon to see your office."

"She'll be welcome as the flowers in May," said Fred. "I'm glad you told me, for I was going home early and would have missed her. Now I'll wait till she shows up. I suppose you'll remain till she comes."

"I will if I'm not in the way," grinned Will.

"Oh, you're not in the way, old man," replied Fred. "When you are I'll let you know. How would you like to be your own boss?"

"Tip-top; but there isn't much chance of my becoming that."

"If you work for it like I did you may reach that point."

"You've been lucky right along. You're one in a thousand."

At that moment there came a tap on the door and Fred went and opened it. There stood Edna Dale.

"Come right in, Edna," said Fred.

"My gracious! I was never so surprised at anything in my life as when I saw that sign 'Stocks and Bonds,' on the door under your name. Have you really gone into the brokerage business?"

"Yes, though I haven't any outside business yet."

"Does Mr. Carmany know that you've started out as a broker?"

"I don't think he does yet. At any rate, I haven't told him."

"Do you think you'll be able to make out?"

"Sure I do. If I told you how much I made since I left Mr. Carmany's office I am afraid you'd doubt my word."

"I'm glad to hear that you expect to do well," she replied. "You've got a fine office here."

"Yes, I like it first-rate. This was formerly Mr. Abel Sinnott's office, and all this furniture was his."

"What a curious old-fashioned desk that is! He must have had it a long time."

"It's over sixty years old."

"It looks it," put in Will. "It needs a little tinkering up in the back. See how that wood partition is bulging out?"

"I borrowed a hammer and a few wire nails from the janitor a while ago to nail it up, but forgot to do it. I might as well do the job now."

Fred picked the hammer and nails off the top of the desk, and kneeling down started to drive a nail into the partition where it bulged out. Suddenly the back compartment of the desk gave way and a flood of yellow coin flashed before the astonished gaze of Edna Dale and the two boys.

"My gracious!" exclaimed Fred, gazing, hammer in hand, at the money in great bewilderment.

## CHAPTER XII.—William Koop, Broker.

At that moment, Mr. Joseph Carmany entered without knocking. Will heard him and looked around.

"Here's your old boss, Fred," he whispered, nudging his friend.



"So you've gone into the brokerage business, eh?" said Mr. Carmany. "Why, hello! You're well off," he added, gazing in surprise at the gold pieces that had come out of the desk. "Where did you get so much money? Been left a legacy?"

"Yes, I guess I have," replied the ex-messenger, hardly knowing what he said, so amazed was he at the unexpected appearance of so many \$20 pieces.

"Is that where you keep your money?" asked Mr. Carmany wonderingly.

"No, sir. I keep what I have in a safe deposit box."

"You seem to have quite a supply of gold in that desk," said the broker.

"I was just wondering where it came from," replied Fred.

"Wondering where it came from!" ejaculated the surprised trader. "It seems plain to me where it came from—that inner compartment."

"I don't mean that. What I mean is how did it get in there?"

"Don't you know?"

"No more than you do, sir."

Mr. Carmany looked at Fred as though wondering whether the boy was all right in his head.

"Upon my word, I don't understand the situation," he said. "Here is a lot of gold coin that easily amounts to many thousand dollars which has come out of your desk, and yet you say you know nothing about it. Perhaps you'll explain the matter."

"Well, sir, I suppose you know this was Abel Sinnott's office?"

"Yes. He's gone out of business and you hired it. Evidently you bought his furniture as it stood."

"He presented me with a bill of sale of it in recognition of a favor I did for him: This old desk he bought from the man who originally occupied this office sixty years ago. He died suddenly while writing at that same desk. He was supposed to be worth money, but none was found after his death. The public administrator at that time sold all his furniture to Mr. Sinnott to pay the man's funeral expenses. It was believed that he had a bank-book hidden somewhere, but it was never found. It looks to me as if this gold belonged to him; that instead of keeping a bank account he kept his money in that desk. Mr. Sinnott bought the desk just as it stood, and has never touched it during the sixty years he was in business. Now the desk has come to me, and when I started to nail up the bulging board in the back it gave way and deluged me with gold pieces. I guess I must have been born with a lucky streak."

"Are you sure that money didn't belong to Mr. Sinnott?" asked the trader.

"If the money belonged to him it isn't probable that he would turn the desk over to me with the gold in it. If anybody has a legal claim to the money it is me, for the chap who originally owned it left no heirs. At any rate I mean to claim it. Will, help me pick it up. We'll count it and then I'll put it in the safe. I don't wonder that Mr. Sinnott said the old desk was as heavy as lead with all that gold coin in it. Gold is a heavy metal."

While Edna and the broker looked on the two boys gathered up all the coin from the floor, and out of the compartment in the desk where it had been hidden for so many years. Then Fred count-

ed it carefully and found that it amounted to a little over \$30,000. Mr. Carmany congratulated Fred on his lucky find, and remarked that \$30,000 was a lot of money for a boy of his age to have.

"What ever induced you to start out as a broker?" he continued. "I shouldn't imagine that you had the knowledge or the experience necessary to make a success of the business. If your ambition ran in that direction it would have been much more sensible for you to have worked your way up in my office. In the course of seven years or more you would then have been fitted to undertake what you have jumped at in a hot-headed way."

"That's all right, Mr. Carmany, but no man, or boy, either, can serve two masters, and do justice to each," replied Fred.

"What do you mean by that?" asked the broker.

"Well, while working for you I made several deals in the market, all of which by good luck were successful. I found that to continue that business I couldn't do full justice both to you and myself. As I made \$53,000 out of my three speculations, I concluded that it was more profitable for me to work for myself than for you, so I threw up my job and took this office. That's the whole story."

"Do you mean to say that you made \$53,000 in the market while working for me?" asked the astonished trader.

"Yes, sir."

"And you never said a word about it to me."

"I thought I'd better not; but I did not neglect your work to do it. I had to depend a good deal as on luck, as I wasn't able to watch my deals as they should have been watched. I might have been wiped out any time if things hadn't come my way."

"I guess you're smarter than I suspected you were," said Mr. Carmany.

"I think I'm smart enough to look out for myself."

The broker asked him many questions about how he expected to secure customers and build up his business, all of which Fred answered in the best way he could. Finally he took his leave, after wishing his late messenger all success. Fred went uptown with Edna and saw her to her home.

He invited her to go to the theater some night during that week and she accepted his invitation. Next morning while he was reading the daily stock report in his office there was a knock at the door, and Fred shouted "Come in." A little man with sharp black eyes and a dark beard walked in.

"Can you tell me where Abel Sinnott has moved to?" he asked.

"Mr. Sinnott has gone out of business," replied Fred.

"That's the first I've heard about it," replied the visitor. "I wanted to raise a loan from him. Does Mr. Field lend money on good security?"

"He hasn't loaned any money as yet on any security."

"When will he be in?"

"He's in now."

"Will you take my name in to him?" asked the caller, looking around for the door to the private room and not seeing it.

"What is your name, sir?"

"William Koop."

"My name is Frederick Field."

"You are Mr. Field's son, I suppose?"



"No, sir. I am Mr. Field himself. I am the tenant of this office, and it's my name that's on the door."

"Do you deal in stocks and bonds?"

"I do," replied Fred.

"Are you buying mining stocks?"

"I'm buying anything there's money in."

"I've got a block of 15,000 shares of Mariposa Mining Company, of Paradise, Nevada, I'd like to sell."

"I'm not buying prospects at present."

"I can let you have the stock cheap. It's quoted on the Goldfield Exchange at nine cents. I'll let you have the block for five, as I need the money."

"Can't you sell it for eight cents on the Curb?"

"I haven't tried. I've got 10,000 shares of the Great Mogul Tunnel Company that's quoted at thirteen cents. I'll sell the block for 10 cents. It's a big bargain, for I understand it will be up to a quarter before the month is out."

Fred said he didn't care to buy the tunnel stock.

"Well, will you loan me \$1,200 on both stocks?" asked Mr. Koop.

The young broker shook his head.

"One thousand dollars, then?"

"Did you expect Mr. Sinnott to loan you money on that security?"

"No. I hoped to raise \$7,000 on 100 shares of M. & N., now going at 90."

"Got the stock with you?"

"Yes," said the visitor, taking an envelope from his pocket and pulling out one certificate for 100 shares of M. & N.

Fred looked the certificate over.

"I'll loan you \$6,000 on it for ten days," he said.

"I need \$7,000."

"Bring your Great Mogul Tunnel and Mariposa Mining blocks around and I'll let you have \$7,000 on the bunch at the market rate for ten days," said the young broker.

"I've got 'em in my pocket," said Mr. Koop briskly, pulling a package from his hip pocket and handing it to the boy to examine.

He also threw the envelope on the boy's desk. Fred looked the stock over carefully and was satisfied it was genuine.

"Let me have your business card, Mr. Koop, please."

The visitor went through his pockets and then said he had none with him.

"Then write your name and address down on that pad," said Fred.

The caller did so. In bending over Mr. Koop's big black beard moved up on the cheek nearest Fred. The boy's eyes happened to be on him at the time and he saw the singular movement of the hair, which indicated that the hair was not a part of the visitor's face. Naturally the circumstances aroused Fred's suspicions. Mr. Koop pushed the pad toward the young broker. On it he had written: "William Koop, Room 702, Mills Building."

Fred had visited the Mills Building probably two hundred times while he was Mr. Carmany's messenger, and he happened to know that the suite of rooms, 701-2-3, was occupied by the firm of brokers named Allison & Taft.

"How long have you had your office in the Mills Building, Mr. Koop?" he asked.

"About three years," replied the visitor glibly.

Fred was satisfied he had not told the truth. The boy decided not to loan him the money on the stock, although the security was good enough. It occurred to the young broker that the visitor might have obtained the stock in some shady way.

"If you will come back in half an hour, Mr. Koop, I'll have the money ready for you," he said.

"Haven't you got it in your office?" asked the caller, looking disappointed.

"No. I don't keep any considerable sum in the place. I've got to go out and get it for you."

"You'll have it in half an hour, you say?"

"Yes. I'll give you a receipt for the stock which you can hand me back when I give you the money."

Mr. Koop reluctantly agreed to this arrangement, and with Fred's receipt in his pocket he went away. As soon as he was gone Fred telephoned the Stock Exchange to learn if Certificate No. 1601, M. & N. road, for 100 shares, had been reported as lost or stolen. The reply was received by Fred that no notice to that effect had been put on the bulletin board. The boy then put on his hat, and locking up his office, went around to the Montauk Building to see Mr. Carmany about the matter. That broker, however, was not in, so he called on another trader he knew well. He stated the facts and the broker agreed that things looked suspicious.

"If I were you, Fred, I'd go up to the Wall Street Detective Bureau and have a talk with the chief," said the broker.

Accordingly Fred went to the bureau and laid the matter before the head man.

"I'll send one of my men around to your office with you. He knows the face of every crook familiar to the New York police. If there's anything wrong with Mr. Koop, and I imagine there is, Maltby will find it out."

The chief called the detective into his room, introduced him to Fred, and told him the circumstances of the case in a few words.

"The fellow is disguised," said Maltby. "He's no more a broker than I am."

"He's probably back at my office by this time waiting for me," said Fred, "so we haven't any time to lose."

"You go ahead and I'll follow," said the detective.

Mr. Koop had not returned when the boy reached his office, but he came in after five minutes.

"Take a seat, Mr. Koop," said Fred. "I'll have the paper you are to sign ready in a few minutes."

As he spoke there came a knock on the door.

"Come in," said the young broker, going on with his writing.

The door opened and admitted Maltby, who now had on a pair of mutton-chop side-whiskers and a wig, and looked very like an Englishman.

"How do you do, Mr. Bond?" said Fred. "Take a seat. I'll see you in a moment."

Maltby took a chair where he could study Mr. Koop, and there was silence in the office for several minutes. Suddenly the detective got up, walked over to a map on the wall behind the visitor, and after looking at it, turned around and scanned Mr. Koop again. Then approaching



the man who said he was a broker he suddenly seized his beard and yanked it off, leaving him cleanly shaven and looking twenty years younger. Mr. Koop sprang up with an imprecation and seemed about to jump at the detective.

"It won't do, Barney," said Maltby. "You're pinched. Your disguise was pretty good, but not good enough to fool me."

"Who are you?" gasped the exposed rascal.

The officer threw open his coat and exposed his detective shield. As the bogus broker looked his consternation Maltby snapped the handcuff attached to his right wrist on Barney's left wrist.

"I'll trouble you for those stock certificates, Mr. Field," said the detective.

Fred handed them over.

"Now, Barney, we'll go along. If you can give the magistrate a satisfactory explanation of how you got hold of this bunch of stock, and why you are posing as a Wall Street broker with false whiskers, it will save you a whole lot of trouble; but I'm afraid you'll have a job doing it, for you are decidedly out of place below the dead-line."

"All right, boss, have it your own way," said the crook airily. Then turning to Fred he added: "I suppose I owe this to you? You're a bit smarter than I took you to be. Well, maybe you'll hear from me again. If so, you'll find I've a long memory. Ta-ta! Green be the grass above your head, and the sooner the better."

With a sarcastic bow Barney walked out of the office in the detective's custody.

### CHAPTER XIII.—Fred's Biggest and Most Successful Deal.

At the examination of Barney, the crook, next morning before the magistrate of the Tombs Police Court, it developed that one of Barney's professional acquaintances had pinched the bonds which Barney, in the guise of Mr. Koop, the broker, had essayed to raise \$7,000 on from Fred Field.

The bonds represented part of the "swag" taken from the residence of a well-to-do gentleman in the upper part of the Bronx, and Barney, with characteristic nerve, had volunteered to raise the wind on them in consideration of a liberal divvy, which probably meant an even half.

Barney had only been a month or two out of Sing Sing, after a five-year term for burglary, and his Wall Street adventure, thanks to Fred Field, sent him back again for another spell at the expense of the State. It was about this time that Fred found out that a bunch of big capitalists had formed a pool for the purpose of booming M. & O. shares. Learning that several brokers in the employ of the new syndicate were already at work buying up the stock on the quiet, Fred called at the office of Mr. Carmany.

"Hello, Fred, glad to see you. Take a seat," said his old employer. "How are things coming?"

"I imagine they are about to come my way, and I dropped in to get you to help the good work along," replied the young broker.

"Well, if I can do anything to give you a boost you can count on me."

"That's what I thought, especially as there's a big commission in it for you."

"A big commission, eh?"

"Sure thing. I want your very best services, and I'm not expecting to get them for nothing."

"What do you want me to do? Buy a line of stock?"

"I want you to put your hat on and go out and buy me 15,000 shares of M. & O., or any part of it."

"Fifteen thousand shares!" ejaculated Mr. Carmany in astonishment.

"Yes, on the usual margin."

"Why, that would oblige you to put up a margin of——"

"One hundred and fifty thousand dollars. Here's the money. Count it and see that the sum is all right."

"Why, Fred, where in the name of goodness did you get so much money?"

"Don't worry about that, Mr. Carmany. That isn't the whole of my capital."

"But I don't see how you came to have——"

"I made it honestly, all right. Nobody in the world can question my right to it. You were a witness how I secured \$30,000 odd of it. The balance I made in the market before that. Why, I cleared \$120,000 on the D. & G. boom a few weeks ago. Now I want you to get busy, for there are several brokers after that stock on the quiet. You must follow their example. I don't want to have to bid for it at the Exchange, and pay a higher figure. It's going now at between 54 and 55. Don't give higher than 56½, and get it as near 55 as you can."

"My gracious!" exclaimed Mr. Carmany. "You are developing into quite an operator for a boy of your years and experience."

He counted the money Fred had laid on his desk, and finding the amount correct the deal between them was made, and his late messenger rose many degrees in the big broker's respect, not to say admiration. It took Mr. Carmany three days to pick up the 15,000 shares, but he finally got them and notified Fred that he had them subject to his order. The shares were purchased at an average price of 65, and the boy was satisfied that Mr. Carmany had done pretty well by him. Having secured the control of the 15,000 shares, the full value of which was a little over a million, and which Mr. Carmany had to hypothecate for about \$750,000 in order to raise the money necessary to pay for them. Fred proceeded to watch the market like a hawk, for he was now in the biggest deal he had ever made, and three-quarters of his capital at stake. Mr. Carmany was also much interested in his former messenger's deal, and did not want to see him lose. He judged that Fred had got hold of a tip somehow. In fact, while buying in the shares he found many signs that indicated the fact that a syndicate was at work with the purpose of booming the price. He was afraid, however, that if the combination was a powerful one a movement would be made to force down the price in order to shake out the 15,000 shares held by Field. He determined to help the boy all he could, but, of course he would have to protect himself, where such a large amount was involved for which he was responsible. In a day or two M. & O. went to 60. Two days later it was up to 63, then it took a sudden drop to 56. It kept on going down till it struck 50. Fred then brought \$50,000, the



balance of his capital, around to Mr. Carmany, and gave it to him to protect his interests.

"That is good for three points more margin," he said. "The price has got to go below 45 to wipe me out."

"It seems to me you're taking a desperate risk in this venture, Fred," said the broker. "If you had contented yourself with a purchase of 5,000 shares, the syndicate probably wouldn't have bothered with your holdings, but 15,000 shares is a big item for the pool to have to take in later at boom prices. The members figure that they must get hold of it somehow at bottom figures, and they'll bear the stock as low as they can work it. They may get it below 45, then what will you do?"

"I can't do anything unless I can raise more money."

"Where will you raise it? I'm willing to help you out \$50,000 worth sooner than see you caught, but I doubt if I can do better."

"Thank you, sir. Every dollar may count in this deal."

Two days later M. & O. was down to 45. It was up to Carmany to save Fred if he dropped another point. Fred, however, was not idle. He found out where old Mr. Sinnott lived and called on him.

"I'm in a hole, Mr. Sinnott," he said, coming directly to the object of his visit. "I've got \$200,000 up on margin on M. & O., and the price has dropped 13 points, so that I am now in danger of being sent to the wall. I haven't any security to offer you for a loan, but I can assure you if you will back me against the pool which is trying to freeze me out the stock is bound to boom and I shall make a wad of money."

That's the way Fred stated his case. The old money lender asked him for a full history of his venture, and when the boy had explained everything he understood how the land lay exactly.

"I'll help you, Field. I'll give you my check for \$100,000, and take your personal note, without indorsement, for the money," said the old man.

Fred thanked him.

"That ought to see me through, sir. I don't believe the pool can force the price even to 38, and if it does Mr. Carmany will back me \$50,000 at a pinch."

"If you should need more money, Field, come to me," said Mr. Sinnott. "I won't let you get caught if it takes a million to save you, now that I've interested myself in your deal to the extent I have."

"I'm much obliged to you, sir. I think I've got the syndicate where I want it. It's costing them a barrel of coin to bear the price now; I don't believe the pool will go much further when the members see that whoever holds the 15,000 shares cannot be shaken into selling."

Fred carried Sinnott's check to Mr. Carmany.

"That, with the \$50,000 I gave you two days ago will give me another ten-point leeway. I'm good down to 38 now, and I can get more money if it goes lower."

"You're a wonder, Fred," said the broker. "How did you manage to get this money from the old man?"

"I asked him for it on my word and I got it."

"I don't know anybody else that could get it out of him without security."

M. & O. went to 39½, and then the pool gave

up the fight. The stock began to rise and went up steadily to 70. It hovered around that figure for a day or two and then the boom began, sending it to 80 in a couple of hours. Fred made no effort to sell, even when it went to 85, though the Exchange was now in a fever of excitement over the rise.

When it reached 88 he let out 5,000 shares. As soon as Mr. Carmany turned him over the money he took the broker's check for \$100,000 straight to Mr. Sinnott, thanked him for the loan, and insisted on paying him the prevailing rate of interest.

"I won't take any interest, Field," replied Sinnott. "I made the loan solely to help you out of your hole. I'm out of the money lending business entirely."

"But I'd rather you'd take it, Mr. Sinnott," the young broker said. "It is only fair that you should. While it was a matter of friendship on your part it was a matter of business on mine. You have enabled me to reap success, and as I expect to make a whole lot of money out of my remaining 10,000 shares I want you to accept the interest on your loan."

So the old man, much against his will, took the interest and wished the boy luck. Next day Fred let out 5,000 shares more at 90. The balance he sold on the following day at 95.

The commissions, interest and other expenses of his deal amounted to nearly \$20,000, which left him a clear profit of \$325,000, thus making him worth \$527,000. Thus inside of one year he had made more than half a million out of his original capital of \$2,000, which he had gained through finding Mrs. Harding's diamond star.

## CHAPTER XIV.—Conclusion

"Talk about coining money, I think you're a regular mint," remarked Will Underwood when Fred told him the particulars of his latest exploit on the market.

"It took good nerve to work that deal, Will, but that's what I'm long in."

"You're certainly all nerve to plunge the way you do. One of these days you'll plunge too far and you won't come to the surface."

"I don't know about that. I never plunged without looking before I leap."

"I don't believe there's a broker in the Street that's done any better than you have. You've got more luck than any person I ever heard of."

"Don't run away with the idea that it's all luck."

"What else do you call it? Just look at that \$30,000 in gold you found in that old desk of yours. Wasn't that the blindest kind of luck?"

"It was, I'll admit."

"Then look how you got your start. You had a tip on L. & M., a sure winner, and you wanted \$500 or \$1,000 to back it. Well, a lady of wealth loses her diamond ornament and you recover it inside of ten minutes and make \$2,000 by returning it to her. Isn't that more blind luck?"

"Yes, that was luck, all right."

"If your luck keeps on you'll be a millionaire inside of six months."

The entrance of Edna Dale put a stop to the



argument on luck. Will then said he had an engagement and would have to go.

"Well, Edna," said Fred, when they were alone, "have you come to congratulate me on my last deal?"

"I haven't heard much about it. All I know is that Mr. Carmany told me that he was acting as your broker in a big transaction in which he expected you would make a lot of money."

"Mr. Carmany told you the truth. The deal is over and I cleared something over \$300,000. I am now worth a little over half a million."

"My gracious! As much as that?"

"Yes, as much as that. Now, suppose we talk business?"

"Business!"

"That's what I said. I want you to resign your position with Mr. Carmany and take a steady job with me."

"You haven't anything for me to do."

"Haven't I? I'm going to buy a nice villa at Larchmont and I want you to take charge of it as Mrs. Field. What do you say?"

"Why, Fred!" exclaimed Edna, blushing rosily.

"I'm going to marry you, Edna, if you'll have me, and I hope you won't disappoint me by saying 'No.' We've been keeping company only a few months, but I've learned to care for you in that time more than for anybody else in the world. If you didn't care something for me you wouldn't have accepted my exclusive society as you have. Now the time has come when I feel that I can afford to marry you and give you a good home. What do you say? Is it 'Yes'?"

As he spoke Fred put his arm around Edna and drew her toward him. She did not offer any objection to this familiarity on his part, and when he pressed her again for her answer she said "Yes."

Fred then declared that she had made him the happiest fellow in Wall Street, and in a little while he took her home and was invited to stay to supper, which he did.

A little later on he asked Mrs. Dale for the hand of her daughter, and received her unqualified consent. It was decided that they should be married in about six months. In the meanwhile Fred arranged with the agent of the building to keep the office a year from the first of May, and he made a few changes for the better in the furniture and fittings.

He placed a standing advertisement in several of the financial dailies, and pretty soon customers began coming his way. At first most of these were out-of-town people who were attracted by his advertisement. Fred arranged with Mr. Carmany to put through whatever Stock Exchange business he might get, and the broker allowed him a part of the commissions. While Fred was beginning to build up a business he saw a fresh chance to make another deal that had the earmarks of success in it. A bear clique had lately slaughtered the price of H. & O., and created a kind of panic in the Exchange. Fred watched the stock carefully and when he saw that it was beginning to recover he jumped in and bought 20,000 shares of it at 82, which was rock bottom.

Many other brokers had been watching the stock, too, and the buying of so many shares started the price upward. In a few days it was selling strong at 90. The outside public now began to get interested in it, and a bull market

set in in earnest, H. & O. going inside of the week to par.

The customary figure of the stock was about 95, so Fred sold out his holdings in small blocks so as not to disturb the market. He realized a profit over all expenses of \$350,000. This raised his capital to nearly \$900,000. Then he paid a short visit to Montgomery again. While there he found that a handsome property in the neighborhood was for sale at a bargain. He decided that this would make a fine country residence for him. So he bought it in his mother's name, refurnished it in fine shape and put his mother and sister in charge of it, with all the luxury they could desire.

He provided them with two women servants, a gardener to look after the grounds, and a coachman to act as majordomo. In addition he deposited \$10,000 to his mother's credit in the Walden Bank so he would have plenty of funds to run the place, and she and Milly could put on all the style they chose. He brought his mother to New York to see Edna Dale, his affianced bride, and to take title for him to his new home at Larchmont.

By the time Fred and Edna were ready to be married he had passed the million mark and had also secured quite a number of customers. He had hired an old Wall Street bookkeeper to look after his business in a general way, and he also secured an office boy to run his errands. He and Edna spent their honeymoon in Florida, and when they got back they went to live in the Larchmont home, with Edna's mother to coach her in housekeeping and assist in bossing the servants. On the first of the following May Fred moved into a fine suite of offices on the same floor with Mr. Carmany in the Montauk Building, and after that business began to boom with him. Luck did not go back on him, and most of his speculations have proved reasonably successful, and to this day he is coining money as of old in Wall Street.

Next week's issue will contain "AMONG THE TUSK HUNTERS; or, THE BOY WHO FOUND A DIAMOND MINE."

### "PRODROMIC" DREAMS

H. Addington Bruce, in appealing to physicians, through the Medical Journal and Record, for their observations of "prodromic" dreams, adds the following interesting comment:

"These are dreams in which the presence of some organic disease, still in its incipency, is indicated by a dream, or series of recurrent dreams, directly or symbolically localizing the part affected. An instance in point is a personal experience of nearly twenty years ago, in which the presence of a growth in the throat, unappreciated in waking life, was indicated by recurrent dreams of a cat clawing my throat. In the belief that there are many similar cases that only lack reporting—a belief fortified by researches which have already given me an interesting collection of such dreams—and that publication might be of future diagnostic assistance, I now appeal for data to medical men who have had experience of prodromic dreams in the course of their practice."



# WILL, THE WAGON BOY

or, The Diamonds that Came by Express

By GASTON GARNE

(A Serial Story.)

## CHAPTER IV

### Will in Deep Trouble

Message after message was cabled across the "big pond," every arriving steamer on the other side was searched, but it was all in vain; five weeks passed, and Will still remained among the missing.

There were not a few who believed that he was dead.

Mr. Allen waited long for him on that memorable morning, and when he did not return closed the office and called in help.

Of course at the very outset it was discovered that Will had fallen downstairs and had been carried unconscious to his wagon by the big man and those in the building whom he had called to his assistance.

The story that the big man had claimed to be Mr. Allen came out, too, and later in the day the horse and wagon turned up in front of a lumber yard on Morton street, near West, where attention was attracted to it after it had remained there deserted for an hour or so.

At first this was regarded as a great clue, and the efforts of the police and the detectives were directed toward finding out how it came there.

All this work proved utterly without result.

No one could be found who remembered seeing the wagon driven up to the lumber yard, which was not strange, as there was a cooper's barrel yard across the way, and the neighborhood was rather a lonely one, even in the daytime, and a resort for tramps by night.

Mr. Allen came out frankly and told all he knew.

Joe Martin, his nephew, was arrested, and also Bill Struthers, the delivery clerk.

Joe admitted opening the package. His story was that it came to him without seals, as did the one containing the rough diamonds.

He admitted, also, calling at Karl Kutter's place just before six o'clock on the evening of the murder.

So alarmed was he at his discovery that he hurried away, slamming the door after him.

Young Martin further declared that the room was dark when he entered, and that his motive for going there was that after his quarrel with his uncle, and his discharge, he began to wonder if he might not have made a mistake in the wrappers of the two packages, and his anxiety increasing, he went to Kutter's place to ascertain if the rough diamonds had been delivered all right.

He admitted that he retired from the lapidary's room in great haste, and that owing to his hurried movements the frog stick-pin must have dropped from his scarf.

As these stories were far from being satis-

factory to either Mr. Allen or the police, the former preferred charges of larceny against his nephew, claiming that he had robbed the firm, of whose collections he had charge, and he was remanded to the Tombs, while Bill Struthers, discharged from his position was allowed to go free.

At the public stores, where the diamonds were inspected, it was claimed that they had been carefully sealed before delivery to Allen's Express, and no amount of questioning was able to shake the testimony of those who had the matter in charge.

As the days went on Madame Sandusky brought suit against Allen's Express for the full value of the diamonds.

Gradually interest in the affair subsided.

The murder of Karl Kutter came to be looked upon as one of the many mysteries of the great metropolis which are never solved.

Having now disposed of all these dry details, which it was absolutely necessary to go into in order that a correct understanding of our story may be had, we shall now return to the only person in whom we are really interested—Will, the wagon boy, the missing suspect of the Maiden Lane crime.

It was on a gray November day that Will fell down those stairs.

The sense of falling was the last thing he remembered, and indeed, the last he knew of anything until there came a time when he suddenly awoke to life and consciousness to find himself undressed and lying in bed in a small but well-furnished room.

Heavy curtains of expensive material covered the walls on all sides, concealing whatever windows or doors there were.

At first he thought it was his own room, and he put out his hand to feel for his room-mate, Walter Rock, whom he expected to find sleeping at his side.

There was no one in the bed but himself.

This was the first of a series of discoveries which followed each other in quick succession.

The room was lighted by a solitary gas burner turned low.

It was not the humble apartment on Pearl street.

An expensive Oriental rug lay spread upon the floor, the bedstead upon which Will lay was a modern brass affair, and the thick mattress was soft and comfortable; the mantel was loaded with ornaments; upon a handsome rosewood table books and papers lay scattered.

Two long-stemmed Turkish pipes lay upon a queerly constructed rack near the table, and upon the seat of a green upholstered Morris chair drawn up before an open wood fire a book was turned face downward, as though the reader had just stepped out for a moment, and might return at any time.

But time passed and he did not return.

Gradually the recollection of all that had happened in connection with the diamonds which came by express-crept back into the mind of the wagon boy.

Now he could account for the pain in his head. He put up his hand and discovered that he wore



a soft, silken cap, and that under that were bandages.

"I have been sick," thought Will. "It all came of meeting that big fellow on the stairs yesterday—but was it yesterday? It may have been weeks for all I know. This is no hospital. It can't be. Upon my word, I believe I am a prisoner here."

The more he thought about it the stronger hold the idea took upon his mind.

In spite of the intense weakness which he felt, he crawled out of bed and started to investigate.

First thing he caught sight of his own face in a mirror.

"Heavens! How thin I've grown!" gasped Will, and it was so; his eyes were sunken, his cheeks had fallen in.

He looked at his limbs and made the unpleasant discovery that he had wasted to a mere skeleton.

Will now began to grow nervous. His heart was beating terribly. He staggered across the room, and pulled aside the curtains.

Here was a door, but it was tightly locked on the other side.

He pushed on, pulling curtain after curtain away.

Here was a window, but it was covered from floor to ceiling with a casing of galvanized iron, in the top of which was a spinning ventilator.

The rush of fresh air which came from it felt grateful to the boy, for the room was close and stuffy.

He drew it into his lungs in deep breaths, and then, dropping the curtain, turned away and started for the bed.

Then all at once came a ringing in his ears, and everything seemed to be slipping away from him.

Will clutched at the headboard of the bed, missed it, and sank unconscious to the floor.

He thought at that moment that he was dying, but it was only a natural faintness which followed the first exertion after an illness of several weeks.

## CHAPTER V.

Dr. Pajaro.

This time Will's unconscious fit lasted only a few minutes.

When he came to himself he found a young man bending over him, forcing whisky from a glass between his lips.

"Hello, you are still in the land of the living," he said. "By thunder, I thought you had slipped your cable this time, sure."

Will took in his new acquaintance in silence, for he was still too weak to speak.

He thought then that he had never seen such a handsome face or such a delicate but perfect figure; but then Will liked dark people, and this young man—he could not have been much over twenty-two or twenty-three—was as dark as an Indian.

Will thought then that he must be a Spaniard, but later he learned differently. Small and slight as the fellow was, he seemed to possess wonderful strength, for he now stooped down and, pick-

ing Will up, lifted him on the bed as easily as a mother would lift her baby.

Then he drew the covers over him, propped him up with pillows, and made him as comfortable as possible, after which he made Will drink a few drops of a colorless liquid from a graduated glass.

As soon as he had swallowed it a wonderful exhilaration seized the wagon boy.

Strength seemed to return, his mind grew clear and keen.

He was not only restored to himself, but he felt that he was brighter than he had ever been.

Then he was for getting out of bed again, but the young man held up his hand warningly.

"Lie still," he said. "That medicine has brightened you up a bit, but you are really very weak. Do you know how long it is since you first came into this room?"

"No," said Will. "I haven't the least idea."

"Five weeks."

"Is it possible?"

"Five weeks to-morrow. Probably you don't know that you came to me with a fractured skull, that I personally operated upon you, and have nursed you back to life."

"Is it so?"

"It is so. You owe your life to me."

"I am sure I am very grateful."

"You ought to be."

"I am. My name is Dr. Jose Pajaro—that's Spanish for bird. Perhaps you may think I'm a bird before you get through with me. It isn't my real name, though. That you wouldn't understand if I was to tell it, and it's long enough to reach from here to the door. How are you feeling now?"

"I'm feeling fine," replied Will, "but so full of curiosity to know what all this means that I can hardly contain myself. Am I a prisoner here?"

"No more a prisoner than your physical condition makes necessary, but I advise you to abandon all thoughts of leaving here for the present unless you want to land in the Tombs."

"In the Tombs!"

"Yes."

"How? For what?"

"How about your memory?"

"It's all right."

"Do you remember everything that happened to you before your skull was fractured?"

"Certainly I do."

"You are lucky. Some wouldn't. Then you know who you are?"

"Why, sure. Please explain."

"There is so much to explain that I hardly know where to begin; in the first place, let me tell you who I take you to be."

"Well?"

"Will Walker, a wagon boy employed by Allen's European Express."

"Right."

"Next, let me introduce myself. I am as I told you, Dr. Jose Pajaro, by birth a Hindu, the son of a rajah, educated in Bombay and London, where I graduated from Guy's Hospital as a physician."

"I know."

(To be continued)



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## ITEMS OF INTEREST

### CHICAGO HORSES MUST CARRY RED LIGHTS ON TAILS

A special committee of the City Council in Chicago recommended for passage the ordinance requiring all equestrians in the city to carry red tail lights on their horses. The measure requires that the animal bear a red light visible from the rear for a reasonable distance when out after dark.

### SAFETY SCREEN FOR MANICURES

"Ha! Ha!" chirps the youthful inventor. "This device will put an end to illegal flirtations in tontorial parlors! When the manicurist finds out that her customer is a married man she places this specially designed screen between herself and the customer. Only his hands are permitted to approach her. Thus she attends strictly to her business—and so does he."

### FASTEST PASSENGER SHIPS

The following are the four fastest ships afloat: Mauretania, 26.76 knots an hour; Majestic, 24.76 knots an hour; Leviathan, 24.17 knots an hour, and the Aquitania, 23.51 knots. The Bureau of Standards also says that gasoline has no definite freezing point. It stiffens up slowly, like melted wax, at temperatures far below those encountered even in the Arctic.

### NUMBER THIRTEEN BRINGS GOOD LUCK TO JERSEY ATHLETE

Thirteen has no terrors for Carl Hansen, of South Orange, N. J., captain of the Syracuse University lacrosse team and all-around athlete.

He was born on the 13th; first played football at the age of 13; won his football letter at Syracuse wearing a jersey No. 13, and was elected captain of lacrosse in his first year at the game wearing a jersey No. 13.

No other athlete on a Syracuse squad will dare the occult powers of the number, but to Hansen it means success. He would wear no other. In every game of lacrosse the Orange plays this year, Hansen stands out prominently with an oversize "13" on his back.

## WEAR PLUMES OF BIRD OF PARADISE

New Guinea is the home of a large percentage of the world's birds of paradise, writes Niksah. The supply of these beautiful birds is fast failing. Not only do the women of Europe and America demand feathers for their bonnets, but the natives of New Guinea and surrounding islands make lavish use of the plumage as head dresses.

In New Guinea it is the man who affects bird-of-paradise decorations. The women like the female bird of paradise, are inconspicuous in dull colors.

To obtain the much prized feathers the New Guinea natives set out for the forest, knowing that the bird of paradise seeks to conceal his rainbow hues in the dense foliage of the trees.

If they can find no haunt of the desired birds they start calling in excellent imitation of the shrill, ugly cry of the bird of paradise to its mate. This ruse is usually successful, and a bird shows itself only to be snared or shot down with arrows.

In mating season the male bird dances before the female he desires as a mate, to display his beautiful feathers, and at such a time so absorbed are the birds in their own affairs that large numbers are taken easily by the wily natives.

## LAUGHS

"Has Tom given up paying attentions to Matilda?" "Ya-as." "What! Jilted her?" "No, married her."

Dr. Hoyle—I believe that bad cooks supply us with half of our patients. Dr. Boyle—Yes, and I believe that good cooks supply us with the other half!

"Oh, papa, Mr. Spooner proposed last night." "Are you sure he loves you?" "He said he'd die for me, papa." "Well, you'll both die if you try to live on the salary he's getting."

Papa—What is the matter with the steam engine, Johnny? Johnny—I don't know; but it won't go. Papa—I think Santa Claus got stuck on that steam engine.

Jinks—The paper says one county alone in California will market twenty-five million pounds of prunes this year. Winks—I don't care. I don't live in a boarding house.

"Henry," said Mrs. Spender, "I dreamed last night that you bought me a new hat." "Well," replied her husband, "that's the first dream of a hat you ever had that didn't cost me money."

Lady—You are the worst-looking tramp I ever saw! Soapy Sam—Madam, it is the precincts of uncommon loveliness wot makes me look so 'orrible. Lady—Jane, give this poor man something to eat.

Mother—It shocks me awfully to think you took the penny. Remember, it is as much a sin to steal a penny as a dollar. Now how do you feel, Willie. Willie—Like a chump. There was a dollar right alongside the penny.



## A COWBOY AND HIS OUTFIT

One of the most picturesque characters to be found in the story of American frontier life, the cowboy, will soon be known no more. There will be great farms devoted to stock-raising for many years to come, but the cowboy of the unfenced range has lost his occupation. The range has been covered first on one side and then on another by the flood tide of homesteaders, until there is no place left in the Southwest, save on the waste lands of the Indian Territory and a part of western Texas, where cattle can be raised and kept on the range, subsisting on the grass and water that nature supplied spontaneously the year round. No Man's Land, which from its not being subject to entry would, one would think, have been the last stronghold of the cowman, as the cattle owner is called, and his assistant, the cowboy, has been cut up into homesteads, and but one cattle range worth mentioning, that of Ludwig Kramer, on Creak creek, about fifty-five miles from Meade, Kansas, remains, and he has but hundreds of cattle where once there were tens of thousands.

The cowboys resisted the grangers, as they call the settlers, desperately. They drove their herds across the settlers' fields, they rounded up and drove off the settlers' little bunch of cattle and horses, they shot his sheep and hogs, they shot the settler himself. One case is on record where two settlers were bound in chains, saturated with kerosene, set on fire and burned to death. But the advance of the settler was not even checked by the efforts of the cowboy. The settler could and did shoot as well as the cowboy, and for every stalk of corn and for every sheep and hog that fell before the advancing herds of cattle and their attendants it is likely that ten steers paid the cost with their lives, while quite as many cowboys as settlers died violent deaths. With the cowman it was a question of profit. As he got hemmed in by the settlers he found not only the feed for his cattle circumscribed, but he found the increase in his herds seriously cut off by the Winchester of the settlers, in spite of the vigilance of his cowboys. There was nothing for it but to sell out and go into some other business.

People all over western Kansas and No Man's Land are full of stories and reminiscences of cowboy life. In fact, plenty of the citizens of these Western villages served as cowboys at one time and another before they became merchants, mechanics, profession men, etc., in some favorable location for a town site. One hears on every hand expressions that were technical in the cowboys' camp. Landlord Osgood calls his guests to breakfast in the morning with the song that the cowboy sings while riding around his cattle at night to keep them from getting frightened and stampeding, thus:

When anything is tied up it is said to be roped, from the term which the cowboy applied to the use of the lasso. A man's household goods are termed an outfit. So is his kit of tools, if a mechanic; his library and appliances, if a surgeon or lawyer; his safe, desks, etc., if a banker. So, too, is the clique he associates with socially. He belongs to a poker outfit if he plays cards

with regularity, or to a pious outfit if he goes to church.

"Hay-a-a-a—Yo-o-o-o—Hay-a-a-a—Yo-o-o-o—Breakfast!"

People in the East have often read of the cowboy when on a spree "shooting up the town," or lynching a horse thief, but not very many know anything about the real life of the cowboy, and of what his outfit is composed or what it costs.

The most important article in the cowboy's outfit is the chuck wagon, or the wagon over which the cook presides. It is a common prairie schooner with hoops over it to stretch a canvas roof on, so that such perishable goods as salt, sugar and flour can be protected from the weather. At the back is a cupboard, where such things as baking powder, pepper, coffee, dishes, etc., are kept. There are pots and frying pans a-plenty, and the larder is always well supplied. Bacon is generally preferred to salt pork, and fresh beef is kept constantly on hand by killing a steer from the herd as the occasion requires. The owners of the herd supply the food, and such tools as shovels, axes, etc.

The shovel, it is interesting to know, is generally of much more use than the axe. When taking a wagon across the streams it is very often necessary to cut down the banks on each side to form an incline plane, for perpendicular banks three or four feet high are common. Then, too, the streams very often run underground. The bed of a creek may be covered with sand and gravel burning hot, but by digging two or three feet—sometimes as much as six or eight—pure, sweet water may be had in abundance.

Timber for fuel may be had in some parts of a range and not in others, but when it is not abundant the cowboy's cook generally prefers the ancient buffalo chips, which he calls Kansas or prairie coal.

Next to the chuck wagon among the needs of the cowboy is his pony. The Texas pony is a marvel to an Eastern man. It weighs from 500 to 600 pounds only, but it canters away for forty or fifty miles with a well-grown man—say from 150 to 175 pounds weight—on its back, and then rustles for its feed, and comes up fresh for another canter of the same length next day. The cowboys tell of much greater feats of strength and endurance than this.

Each cowboy, however, is supplied with six ponies by the owner, because while a pony can stand several days of hard riding in succession, it is more economical to have several on hand, and give each a chance to rest between rides. The ponies are worth only from \$20 to \$30 each. They are a vicious lot, and buck ecstatically every time they are mounted. The gentleman of whom Mark Twain tells who recommended a mustang because it could outbuck anything in the Territory, if such a gentleman ever existed, was probably honest in what he said, for the cowboys here say that the more vicious a pony is the more hard riding it can stand. The cattle owner supplies corn for the ponies, and they get two feeds a day of from six to eight big ears at a feed.

The Saginaw Company, down on the North Fork of the Canadian in Oklahoma, has 3,500 cattle, and keeps ten cowboys and a cook to care for them. The company that has leased the Cherokee outlet has many thousands more. There is, therefore, quite a bunch of ponies with such



an outfit, and a wagon has to make frequent trips to a country where corn is raised to keep them supplied with corn.

The cowman supplies the cowboy with four blankets, saddle, bridle and lasso, as well as ponies, but the cowboy who has any style about him scorns both the saddle and the lasso furnished by the company. The company saddle is simply a substantial skeleton costing not more than \$10. The cowboy buys his own, and it costs \$50 at least. It is made of stamped and embroidered leather, and everything about it is of the very best quality. One firm in Wichita, Kansas, has made a great fortune by first making the very best saddle that can be made by human skill, and then charging three prices for it. The cowboy pays the price because he is sure of getting the best saddle made.

The company lasso is made of rawhide. It costs \$10. It does very well in fine weather; in a rainstorm it is stiff and awkward to handle. This is made of horsehair, and is always as flexible as a bit of cotton twine, and strong enough to hold an elephant. It has a range in the hands of a man of skill of sixty feet—the noose can be dropped over a steer's horns at that distance. It costs the cowboy from \$30 to \$35. To learn to use the lasso requires constant practice for from four weeks to six months, according to the individual. Of course, some men never become experts, while others seem to be "born with ropes in their hands." The cowboy sometimes uses the word lariat, but never says lasso. He commonly says rope.

Other essentials of the cowboy outfit are the repeating rifle and the six-shooter. A good rifle costs \$25, and a good six-shooter but little less. The cowboy must have ivory or other fancy handles, and the mountings must be of gold and silver. But this weapon, although fancy, is deadly in the right hands.

To return to the pony trappings, the spurs of a cowboy are worth mentioning. A cheap pair made of malleable cast iron can be bought for twenty-five cents. The fancy spurs cost from two to five dollars a pair. They are plated with silver, and engraved in fancy designs, sometimes, but the part to which the cowboy directs his attention when buying is the rowel or wheel, and the bell. The wheel must have long and substantial spokes. The bell is a little piece of steel shaped like the clapper of a bell. It is secured to the fork that holds the rowel. For business purposes it is dropped in between two spokes of the rowel and thus prevents the rowel turning. Having done this, the cowboy can drop down over the side of his pony, catching the rowel in his saddle to support one end of his body, and working the trigger of the six-shooter under the neck of his pony to make things interesting for the enemy. In the days when Indians were in the habit of stampeding herds at every opportunity the rowel and bell were of great importance in a running fight.

The article of wearing apparel which is the pride of the cowboy's heart is his hat. A good broad-brimmed hat cannot be bought for less than \$6. The very best costs \$20. That is for the hat. The hat band is bought extra. A leather band with a clinking brass chain attached may be had for a dollar. A cord of braided gold lace, such as

a cowboy would wear in society, costs from \$7.50 to \$10.

But it is not altogether as a matter of fancy that expensive hats are bought. The broad brim is a great protection to the back of the neck and the face when riding in a storm across the range. A storm on the range is like a gale at sea. The wind sweeps unimpeded over the level prairie, and drives the rain or snow against the cowboy almost with the force of a charge of birdshot. The best hat—the one that is at once warm and waterproof—is good enough on such occasions, but none too good.

Next to his hat the cowboy is proud of his boots. They must be handmade, of the best and softest of leather, and they must have long legs, and heels that will throw the French heel of a lady's boot entirely in the shade. Heels from an inch to an inch and a quarter high are the proper thing for cowboys who wish to attend a dance in this country. Boots of this sort cost from \$12 to \$15.

Singularly enough, the cowboy cares as little for the quality of his suit of clothes as he does about the cost of his pony. A \$12 suit of store clothes, such as would cost \$9 in New York, are good enough for him, while his suit of flannels will cost him about \$4. In some parts of the country, leather trousers that are laced, instead of sewed up on the outer seams, are in use. They cost from \$6 to \$7 a pair, and are valued because they wear well, and because snakes cannot bite through them. Then, too, the cowboy usually has a set of slickers. Slickers are called oilskins by seafaring men. They are made of duck, and are made waterproof by a soaking in oil.

The daily experience of the cowboy is monotonous in most respects, but not infrequently he has enough excitement in fifteen minutes to last some men a lifetime. By day he must keep the cattle moving slowly about so that they will have some exercise. One herd of 800 in the Peoria reservation, which the reporter saw, had a range of ten miles. They were driven over most of this and back once a day. At night, when the cattle lie down to sleep, a small bunch like 800 will be left to care for itself. With a herd like the Saginaw Company's 3,500 strong, two men rode constantly around the herd all night singing in a monotonous chant "Hay-a-a-a—Yo-o-o, Hay-a-a-a—Yo-o-o." To stop for a minute was extremely dangerous, for the cattle, missing the song to which they were accustomed, would become uneasy. The cowboys stand watches of two hours' length at night.

Sometimes through carelessness, but often in spite of care, the cattle will become alarmed. It is as if they saw a ghost, the cowboys say. In an instant there are thousands on their feet, and away they go on a mad gallop, straight to destruction, if they cannot be turned. This is the moment that tries the nerve of the cowboy. He must get them to circling—running in a circle—and there is but one way to do it. They will blindly follow a leader, and he must be that leader. Spurring his pony into a wilder gallop than that of the cattle, he must ride in ahead of the frightened herd and continue without a tremor in his voice his song of "Hay-a-a-a—Yo-o-o, hay-a-a-a—Yo-o-o," even though it is his own death knell, and the leader is quieted and turned without any damage.



## GOOD READING

### CARS PER CAPITA

In the United States there is one car for every 5.8 persons. California leads all States in the number of cars per capita, with one to every 2.9 persons per car, and Alabama is at the bottom of the list with 12.

### FORD MAKES MAPLE SUGAR

A flivver made Vermont maple sugar when its owner, in preparation for the ride from Essex to Jeffersonville, got hold of the wrong can and poured in maple syrup instead of lubricating oil. When the garagemen got busy they found that the heat from the engine had sugared off the syrup and the "inwards" of the engine were caked solid with maple sugar.

### SUBSTITUTE FOR "GAS"

Successful tests have been made by the Automobile Club in France for the substitution of acetylene for gasoline in automobile engines. According to the report, the economy is about 50 per cent with no increase in the consumption of lubricants and no bad effects on the valves, cylinders or pistons. The acetylene generated is the usual carbide-mixed solution composed mainly of benzol.

### COUGHS UP SAFETY PIN

Miss Margaret T. Stevens, associate editor of The Baltimore & Ohio Railroad Magazine, coughed up a safety pin while traveling on a train to a Safety Council gathering in this city last night.

Miss Stevens for the last two months had been treated for throat trouble, including an operation for the removal of tonsils. She does not know how the pin got in her throat.

### MICROBE MOVIES

A machine taking magnified movies has been invented by a man in Berkeley, California. Moving pictures of microbes will be taken in which the actors will be seen magnified 110,000 times.

Thrown on the screen with retarded motion, they will be studied by specialists in order to get a better understanding of the nature and habits of deadly bacteria. Greater knowledge of their habits will aid in counteracting the efforts of deadly bacteria, and in this work such slow-motion, magnified pictures should be an important aid.

### DAYLIGHT SAVING CENTURIES OLD, ANCIENT IRISH SUN DIALS SHOWS

The adoption of Summer time is no novelty, but only a reversion in a modified form to a custom that existed for thousands of years prior to the twelfth century A. D., according to the Dean of St. Patrick's Cathedral here.

An Irish sun dial of the sixth century recently discovered in County Down and another in County Kerry confirm conclusions to that effect drawn from the Gezer dial in Palestine. The hour varied in length according to the season and latitude, the daylight hour in Ireland being in midsummer eighty minutes and decreasing in Winter to forty.

The great Summer time novelty, says the Dean of St. Patrick's, is thus merely a mild effort to

correct the disadvantages arising from the invention of the mechanical clock, which divided the day into equal hours.

### SPINNING COTTON BY MOUSE POWER.

Man has harnessed the winds, the tides and the catracts, the ox and the elephant. Long ago he began to earn leisure for himself by forcing nature, both animate and inanimate, to labor for him. David Hutton, an ingenious Scotchman, actually proved that stores of profitable energy were going to waste among the tiny active domestic mice.

We quote his own account of his serious experiments, says the *Baltimore American*: "In the summer of 1812 I had occasion to be at Perth. While inspecting the tyos and trinkets that were manufactured by the French prisoners in the depot there, my attention was attracted by a little toy house with a wheel in the gable that was running rapidly round, impelled by the activity of a common mouse. For one shilling I purchased the house, the mouse and the wheel. But how to apply halfounce power (which is the weight of a mouse) to a useful purpose was the difficulty. At length the manufacture of a sewing thread seemed the most practicable."

Mr. Hutton found that an ordinary mouse would run on the average 10 1-2 miles a day. He had one mouse that ran the remarkable distance of 18 miles in that time. A half-penny's worth of oatmeal was sufficient food for the mouse, which during that time ran 362 miles. He kept two mice constantly engaged in the making of sewing thread for more than a year. This thread mill was so constructed that the mouse was able to twist and reel from 100 to 120 threads a day. To perform this task it had to run 10 1-2 miles, which it did with ease every other day.

On the half-penny's worth of oatmeal, which lasted for five weeks, one of these little creatures made 3,350 threads, 25 inches long. Since a penny was paid to women for every hank made in the ordinary way, the mouse at that rate earned nine pence every six weeks. After deducting the cost of food and machinery, there was a clear yearly profit from each mouse of over six shillings.

Mr. Hutton intended to apply for the loan of Dunfermline Abbey, which was empty, where he planned to set up 10,000 mouse mills, and still have room for keepers and several hundred spectators, but the project was never carried out because of the inventor's sudden death.

## "Moving Picture Stories"

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ETHEL ROSEMAN, PUBLISHER AND EDITOR  
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## INTERESTING ARTICLES

## CROW CATCHER

In New Washington, Pa., crows have been found to be a corn-destroying pest, and Mrs. A. B. Gallagher is doing her share to exterminate them. By the use of her power of mimicry she attracts the crows and easily kills them in great numbers, having just destroyed her thousandth crow.

## GRAPES AND TEMPERATURE

In a report of the American Chemical Society it is shown that weather conditions are an important factor in determining the sugar content of grapes. Warm days and cool nights tend to produce the maximum amount of sugar.

## TOOK ROCK FOR BIRD

A mistake in judging a rock flying through the air to be a bird has led to the filing of a suit for \$10,000 damages in the Supreme Court by Attorney Alexander Karlin, of No. 110 West Fortieth Street, on behalf of his client, John Johnson, of No. 609 West One Hundred and Fifty-second street, against the Crimmins Contracting Company.

Johnson was watching workmen blast stones at Forty-third street and Broadway, where the new Paramount Theatre Building is being constructed, when suddenly he saw what he thought was a bird coming in his general direction.

He paid no further attention to it until he woke up in a hospital. There friends told him that the supposed bird was a stone and that it had hit him on the head.

## FIRST MOVING PICTURE STUDIO IN U. S.

When we look at the vast number of moving picture theaters in the country and the enormous masses of people that visit these amusement places, it is hard to realize how young the invention is. Of course, the basic idea is quite old, and even Edison's invention of the kinetoscope is over a score of years old, but it is only in comparatively recent times that the enormous commercial possibilities of this form of amusement have been realized. The first moving picture studio in the United States was constructed in 1905 by the Edison Company. It measured about twenty by twenty-five feet. It was mounted on pivots so that it could be swung around to the sun. It was also arranged to be carried from place to place on wheels. This gave it the nickname "Black Maria" by members of the company.

## PROVED HIS COURAGE.

At the beginning of this century the fur trade was a lucrative business; but the traders led a life of privation, and often of danger and hardship. Many of them were rude of manner, with a reckless courage, which served to keep the Indians respectful. But occasionally a gentleman chose the position, either with the hope of bettering his fortune, or with a Quixotic notion of benefiting the Indian. With some such idea as this last mentioned John De Vine moved his family to an isolated station in Northern Minnesota, in 1804, and opened a store to trade with the Indians.

Mr. De Vine was small in stature and quiet in

his ways, and treated his red customers with honesty and fairness. The previous trader had been a man of a different stamp, and the Indians naturally failed at first to understand the newcomer.

Mr. De Vine had been at the station but a few months when the Indians began to be impudent and disagreeable, and to demand more than their due. Thus does a man often suffer from the mistakes of others.

The Indians were well aware that the old trader had cheated them whenever he could, and they supposed that Mr. De Vine would do the same if he dared. They deemed him a coward, and acted accordingly. "He squaw," they said.

As the weeks passed the Indians became more troublesome. One young brave in particular had two or three times audaciously helped himself to something he wanted, and laughed when the trader objected.

"Oh, yes, me pay, me pay!" he said insolently.

One day he went to the counter and took a plug of tobacco. Mr. De Vine ordered him to pay for it and leave the store. Instead of obeying the young redskin coolly went up and took a second plug of tobacco.

Mr. De Vine lost his temper at this, and seizing a knife which lay near, he brought it down forcibly upon the Indian's fingers. As a result the tips of two fingers were left on the counter. The redskin put the bleeding stumps in his mouth, and walked out of the store without a word. The trader had not meant to strike so hard a blow, and regretted his harsh act. The brave was a chief's son, and Mr. De Vine expected that trouble would result. He felt vaguely uneasy the rest of the day.

The next forenoon, as Mr. De Vine stood before the stove, a half-score of Indians filed into the store. One of them bolted the door. They were in war paint, fully armed, and evidently had come for mischief.

"We come to kill you!" spoke out the foremost Indian.

Quick as thought the trader seized a burning brand, and leaped to the side of a barrel of gunpowder.

"Come one step nearer," he said, resolutely, "and I drop this brand into the powder, and we'll all blow up together! I'm not afraid," and he held the brand almost over the open powder barrel.

"No blow up powder!" the Indian leader exclaimed; "no blow up powder!" and then, turning to his followers, he said:

"He no squaw; he brave man!"

"Put down your guns!" commanded Mr. De Vine.

The Indians hesitated a moment, and the trader advanced the burning brand an inch nearer the powder. At that every Indian laid down his gun. It was evident that the trader was in earnest.

"Now leave the store," commanded Mr. De Vine "and don't one of you dare to show his face here for a month! I won't stand any more nonsense!"

The door was unbolted and the redskins solemnly filed out, leaving the trader master of the situation. That was the end of the trouble for that year. Mr. De Vine had proved his courage.



## FROM EVERYWHERE

HOMING PIGEON BLOWN TO SEA; SAVED  
BY SHIP 338 MILES OUT

A radio reporting that an exhausted homing pigeon had been picked up at sea 338 miles south-east of New York was received by the Munson Line recently from its coastwise liner, *Munalbro*, which was due in New York later. The exhausted bird was apparently blown to sea by the high winds that swept the North Atlantic coast.

On the left leg of the pigeon was a metal tag marked "L. M. 11115" and bearing a symbol in the shape of a diamond, with the numerals "81."

The radio was picked up by the Independent Wireless Telegraph Company.

FOUR MILLION MORE SEE SHOWS THIS  
MARCH THAN LAST

Nearly 4,000,000 more people went to theatre, the movies or a similar place of amusement in March than in the same month last year.

This was shown in figures made public today by the Bureau of Internal Revenue, which revealed a gain of \$3,750,060 in the amount spent for these taxable amusements. The increase in revenue from the tax, which is 10 per cent was \$375,006. Average admission prices were figured at \$1.

Officials regarded the figures as a significant sidelight on the country's tremendous prosperity, since amusements are among the first to reflect an abundance of money in circulation or to suffer from "hard times."

BOYS AND LOOT FOUND IN CAMP ON  
CHELSEA FIREHOUSE ROOF

Lured by the age-old call of the trail, to seek the great open spaces where men are men, three boys were found on the roof of a Chelsea fire station, where they had been established for three days in a camp that would have done justice to a Maine guide.

Equipped with front door mats for mattresses and baby carriage robes for bedding, the boys provided against rain with a shelter of waterproof cloth and prepared to meet all kinds of wild beasts with toy automatics which ejected cigarettes.

According to the police one of their midnight raiding expeditions led them to the wigwam of Philip White, a pale-face storekeeper, from which they had taken an overcoat, some cigars, an alarm clock and a gum machine. When they were discovered the gum machine had been emptied, but the alarm clock was doing duty, awakening the three before sun-up so that the hours of early dawn might be spent in preparations for the day.

## A LEARNED TRAMP.

"About a year ago, or probably longer," said a prominent editor, "as I sat late at night examining exchanges and endeavoring to formulate some 'public opinion' for the next morning's paper, there came into the room a shabby and rather eccentric looking man, who asked permission to warm himself at the stove. After sitting quietly for a few minutes he engaged me in conversation. He fell to boasting of what he knew, and invited examination on any subject I might choose. 'Se-

lect some word,' he said, 'any word that may occur to you, and I will give you its full etymology and the corresponding word in all cultivated languages.'

"I opened an unabridged Worcester that lay on my table, and put him through a catechising on the line that he had suggested, and found him fully as proficient as he had professed to be. He knew more than the dictionary makes, or at least he went much more into etymological details than did the lexicographer, and proved himself unmistakably the most thorough linguist I have ever met. I found him equally well versed in history, geography, and everything else on which I was capable of examining him, and his knowledge so far exceeded mine that I desisted from asking questions through fear of exposing my own ignorance. This man was a tramp, and when he left he begged me for a quarter to get a night's lodging. I have never seen him since, but I read some time afterward of his being arrested for vagrancy.

## FAR-SIGHTED EYES

A common error concerning the eyes is, that if the child can see clearly, his eyes are all right and are fit for school work without glasses. Far-sightedness, unless of unusually high degree, allows clear vision at near and distant points.

A far-sighted eye may be able to see perfectly at six inches, and an eye with perfect focus can be made to do so at four inches. Either distance is closer to the eye than objects that are looked at for more than an instant should be held. But the far-sighted eye sees clearly only by making an extra effort. It has to work just as hard to focus at six inches as the perfectly focused eye does at four. It is far-sighted, not in the sense that it can see things farther away than the perfectly focused eye but in the sense that it is more handicapped for near seeing than for seeing at a distance. Even for seeing at a distance it has to keep up on the focusing effort, and it has to keep up the focusing effort even at a time when the eye with perfect focus, or the eye with its correcting glass, can relax entirely, says the Hygeia.

Even if the defect or focus of the far-sighted eye is not very great, the constant need to make up for it is a cause of nerve strain that frequently results in headache. If astigmatism is added to far-sightedness, an additional strain is caused.

Uncorrected far-sight, with or without astigmatism, is often the origin of distaste for reading and other school work. The healthy child does not like to be punished by eyestrain and, without thinking much about what his sensations are, he avoids instinctively those sensations which are unpleasant. This may cause his entire education to be a failure, but it does save his eyes and nervous system from harm. If the instinct is the only safeguard afforded, nature falls back on it even at the cost of sacrificing educational opportunities. The boy who will not study is sometimes nearer right than are parents or school authorities who will not have his eyes examined to see if glasses are needed.



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